Choosing a healthcare plan can be very confusing. There are many things to consider; however two of the most important are cost and benefit design. When trying to determine your potential out-of-pocket costs, it is important to determine which benefits you (and your family, if you are all on the same policy) typically use and how often you use them. This will help you project your out-of-pocket costs for the upcoming benefit year. The easiest way to do this is to ask yourself the following questions:

“In the past twelve months I have:”

1. Visited my primary care physician _____ times.
   a) Spouse has visited his/her primary care physician ____ times.
   b) Child(ren) have visited their primary care physician _____ times.

2. Been seen by a specialist _____ times.
   a) Spouse ____ times.
   b) Child(ren) _____ times.

3. Visited an ER or urgent care center _____ times.
   a) Spouse____ times
   b) Child(ren) ____ times

4. Purchased ____ number of prescriptions (including for my family) at my local pharmacy.

5. Been admitted to a hospital for an overnight stay_____ times.
   a) Spouse_____ times
   b) Child(ren)_____times

6. Needed home health services (such as nursing care) ____ times.