Comparing Your Medical Plan Options - A Story Like Mine[1]

This guide presents six story-style scenarios to help employees choose between three Brunswick medical plan designs: Health Savings Plan, Surest Plan, and Basic Health Plan. Each story includes a character with specific health conditions, family makeup, and healthcare needs to illustrate which plan options may be the best fit in certain situations.

Which Plan is Right for Me?			
	Health Savings Plan	**Surest Plan**	**Basic Health Plan**
Paycheck Contributions	**Lowest** You pay less than the Basic Health Plan and Surest Plan	**In-between** You pay more than the Health Savings Plan, but less than the Basic Health Plan	**Highest** You pay more than the Health Savings Plan and Surest Plan
Annual Deductible (in-network)	\$1,700 Individual \$3,400 Family[2]	None	\$1,000 Individual \$2,000 Family
Out-of-Pocket Maximum (in-network)	Medical and Prescription: \$3,500 Individual/ \$7,000 Family[2]	Medical and Prescription: \$4,000 Individual/ \$8,000 Family	Medical: \$3,000 Individual/ \$6,000 Family Prescription: \$4,150 Individual/ \$8,300 Family
Health Savings Account (HSA)	Contribute up to \$4,400 for employee only coverage or \$8,750 for all other coverage levels, including Brunswick's contribution: \$500 employee only \$1,000 all other coverage levels	Not available	Not available
Health Care Flexible Spending Account	Not available	You can contribute up to \$3,300	You can contribute up to \$3,300

[1] These examples are for illustrative purposes only. Please assess your individual healthcare needs to determine the best plan for you and your family.

[2] For the Health Savings Plan, there are no individual limits within the family deductible and family out-of-pocket maximum. For the Health Savings Plan, the entire family deductible must be met before the plan begins to pay benefits. Refer to the Summary Plan Description for additional details.

Meet Lisa: Managing Chronic Conditions

Age: 58

Family Status: Married, spouse with diabetes, one dependent child

Health Care Needs: Lisa has hypertension and her spouse has diabetes. She requires monthly prescriptions, regular specialist visits, and expects occasional outpatient procedures. Lisa is an online shopper, so she doesn't mind shopping for the best care and is open to changing doctors if needed.

Plan Lisa Selected: Surest Plan

Why This Plan Works: The Surest Plan offers no deductible and predictable co-pays, making it ideal for frequent care. Lisa is comfortable with shopping for the lowest cost, highest quality care and budgeting for her health care costs just as she does for many other expenses. She also contributes tax-free dollars to the Health Care Flexible Spending Account to help pay for and save on out-of-pocket expenses. Access to virtual primary or urgent care for $0 co-pay will also be cost effective and convenient for Lisa and her family if they need to access care at any time day or night. Lisa does not mind paying a bit more out of her pocket for medical rates because she is able to access $0 or low co-pays as she needs care.

Meet Marc: Occasional Family Care

Age: 42

Family Status: Married, two children

Health Care Needs: Marc and his family use their medical plan for annual physicals, well-child visits, and occasional urgent care. One child has asthma requiring monthly medication.

Plan Marc Selected: Health Savings Plan

Why This Plan Works: While Marc and his family do not have a lot of health care needs, he and his family do have established relationships with primary care physicians and would not shop for health care needs. Marc prefers to pay less out of his paycheck for medical contributions and more if and when he needs care. By selecting the Health Savings Plan, Marc also doesn't need to keep track of a separate deductible for his prescription needs. And since he elected the Health Savings Plan, he can enroll in the Health Savings Account and put aside pre-tax dollars (along with Brunswick's contribution) to help cover his deductible and co-insurance.

Meet Taylor: Healthy and Budget-Conscious

Age: 29

Family Status: Single

Health Care Needs: Taylor is healthy and only needs an annual check-up and rare urgent care visits. She has no regular prescriptions.

Plan Taylor Selected: Health Savings Plan

Why This Plan Works: With the lowest paycheck contributions and HSA savings potential, the Health Savings Plan is ideal for Taylor. She can save for future health care needs while keeping monthly costs low.

Meet Sarah: Expecting a Baby

Age: 33

Family Status: Married, first child on the way

Healthcare Needs: Sarah needs prenatal care, lab work, ultrasounds, delivery services, and pediatric care for her newborn. She likes upfront cost transparency to know exactly what she will pay at time of care along with shopping for the best care through a digital app experience.

Plan Sarah Selected: Surest Plan

Why This Plan Works: The Surest Plan's no deductible and predictable co-pays help Sarah know up front what her maternity costs will be. Sarah can also put pre-tax dollars into a Health Care Flexible Spending Account for use on her out-of-pocket expenses.

Meet James: Preparing for Surgery

Age: 50

Family Status: Single

Health Care Needs: James is planning for a knee replacement surgery and will need pre-op consultations, a hospital stay, physical therapy, and prescription pain management. James is looking for a plan that provides him with cost transparency, and he doesn't mind shopping for the best coverage if it means he knows what he will pay before he sees a doctor or has a procedure.

Plan James Selected: Surest Plan

Why This Plan Works: James can plan ahead and use the Surest app to find the highest quality provider/facility to have his knee replacement surgery and physical therapy afterwards. There may even be alternative options such as Hinge Health that can provide him with virtual exercise therapy at no cost to help with his pain and potentially avoid surgery. The transparent medical co-pays and low co-pays under the prescription drug plan for any medications he will need, Gives James the peace of him he needs when planning for an upcoming surgery.

Carla: Living with a Chronic Condition and Planning for Retirement

Age: 67

Family Status: Single

Health Care Needs: Carla has rheumatoid arthritis and requires monthly specialty prescriptions, regular lab work, and specialist visits.

Plan Carla Selected: Basic Health Plan

Why This Plan Works: The Basic Health Plan provides Carla with stability as she is nearing retirement and plans to move to Medicare. When planning for her retirement it is important that Carla understands how her medical plan selection impacts her participation in Medicare. Contributing to a Health Savings Plan six months prior to enrolling in Medicare may cause penalty fees. The Health Savings Plan would not be a good fit for Carla, and Surest is not a plan she is interested in as she has an established Primary Care Physician treating her chronic condition. Carla will contact Health Advocate for assistance with any Medicare questions.