Right Size Your Health Plan

How Comparison Shopping Could Save You Money

Over time your healthcare needs may change. With the Federal Employees Health Benefits (FEHB) Program, Open Season is your annual opportunity to align your healthcare coverage with your needs.

This Open Season runs from November 9th through December 14th. It's an ideal time to comparison shop. Many plans offer similar benefits at varying rates. Below is a comparison of a few nationwide plans, highlighting differences in premiums and certain out-of-pocket expenses. You're encouraged to review all out-of-pocket expenses before selecting a plan.

FEHB Plan	Biweekly Family Plan Premium	Deductible *In-Network*	Office Visit *Primary Care*
BCBS FEP Blue Focus	$175.35	$2,000	$10
BCBS Basic	$387.54	$0	$35
BCBS Standard	$496.90	$1,000	$30
GEHA Indemnity Benefit Plan - Elevate	$228.85	$1,500	$10
GEHA Benefit Plan - Standard	$231.45	$1,000	$35
GEHA Benefit Plan - High	$459.39	$1,000	$30

Plans shown here are for comparison only and are not recommendations.

In addition to out-of-pocket expenses and premiums, also evaluate plan coverage and network. Want to change your plan, but not your doctor? You certainly can, depending on the plan you select! Use the Office of Personnel Management's plan comparison tool to determine **the best care for you and your family at the best value.** You could save money without sacrificing quality of care.

What could you do with those savings? Invest in your retirement – consider increasing your Thrift Savings Plan (TSP) contributions. Remember, you can change your TSP contributions at any time.

Happy Shopping!

Visit

www.opm.gov/fehbcompare

to compare plans.

TIP: Review both Self Plus One and Self and Family premiums even if you only have one family member. With some plans, Self and Family premiums are less than Self Plus One premiums.

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