

# Enrolling in your 2023 medical plan

## How to select a plan

Annual enrollment is the only time of the year that you can change your benefit elections or dependents without a qualified change in status event. It's important to read your plan options closely to help you make the choices that are best for you. Here are a few helpful things to remember.

- Compare the differences between the plans.
- Check which doctors, hospitals and providers are in the network. Both plans offered through PEBC use the large UnitedHealthcare Choice Plus network.
- Think about potential health needs in the coming year. Estimate your out-of-pocket cost for each available plan for services you might receive, as well as the premium cost.
- If you enroll in the HDP, consider the additional savings and benefits of the health savings account (HSA), especially if partnered with a limited-purpose flexible spending account (LP-FSA). Your employer contributes "seed money" to your HSA to help you save even more. If you are not eligible for HSA contributions, the seed money goes to an LP-FSA.
- If you enroll in the PPO plan or opt out of medical coverage, you can also save by electing a health care FSA.

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**NOTE:** During annual enrollment, you must re-enroll if:

- Your employer requires you to re-enroll (important deadlines apply)
  - Anything changed, including dependent eligibility, your address or your plan choice
  - You want to contribute to an FSA or an LP-FSA. You have to re-enroll each year if you want to contribute to an FSA, even if you do not change your annual election amount.
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## Helpful tools

The following resources can help you choose the right plan, get the most out of your health plan benefits and maybe even save you time and money.

### [pebcinfo.com](https://pebcinfo.com)

Go to [pebcinfo.com](https://pebcinfo.com) and click the button for your employer group.

- To compare plans, check the Summary of Benefits and Coverage (SBC). The SBC helps you compare certain health plan provisions.
- To see employee contribution rates for each plan along with the various account options available to you (HSA, FSA, LP-FSA), view the 2023 Employee Benefits Rate Sheet.

### [myuhc.com](https://myuhc.com)

Register for an account on [myuhc.com](https://myuhc.com) and you'll be able to locate a network provider nearby, estimate costs for care, verify FSA balances or transactions, link to Live and Work Well for mental health and Employee Assistance Program (EAP) services, schedule a 24/7 Virtual Visit, access your HSA and much more.

- **Use the cost estimator** to help estimate your out-of-pocket costs, compare treatment options and select a quality provider for a procedure.
- **Access myClaims Manager** to help manage your claims and understand your share of the plan cost. You can view your deductible, annual out-of-pocket maximum and claims history.
- **Select "Find Physician, Laboratory or Facility"** to find network providers (including Tier 1 and Premium Care Physicians) and even pay your out-of-pocket costs securely online.
- **Download the UnitedHealthcare app** to access your health plan ID card, find nearby care and more right on your phone or mobile device, anywhere, anytime.

### [caremark.com](https://caremark.com)

Log in to or download the CVS Caremark® app to manage your prescription drug benefits.