

# Enrolling in your 2024 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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