



My health costs worksheet

This worksheet may help you compare your coverage options – and estimate your potential costs. If you’re not sure about next year’s health expenses, look back at what you’ve paid over the past 12 months. You can also find tools to help you estimate the costs of common procedures and services at myuhc.com® and in the [UnitedHealthcare Health4Me® mobile app](#).

And remember, preventive visits for men, women and children are covered with no cost sharing when you use a network provider. [Learn more about the difference between preventive and diagnostic care.](#)

PART 1: PLAN BASICS	Health plan 1:	Health plan 2:
<i>Calculate how much of the premium you pay.</i>		
Annual premium	\$	\$
Employer contributions	– \$	– \$
My premium costs	= \$	= \$
<i>Compare your out-of-pocket costs. These include your deductible and any copays or coinsurance. Your premium is separate.</i>		
Deductible	\$	\$
Coinsurance:		
Office visit	%	%
Urgent care visit	%	%
Emergency visit	%	%
Specialist visit	%	%
Prescriptions	%	%
Other	%	%
Copays:		
Office visit	\$	\$
Urgent care visit	\$	\$
Emergency visit	\$	\$
Specialist visit	\$	\$
Prescriptions	\$	\$
Other	\$	\$
My out-of-pocket limit	\$	\$

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PART 2: MY HEALTH CARE NEEDS	Health plan 1	Health plan 2
<p><i>If you think your family will need any of the services below during the plan year, estimate whichever of the following is most likely to apply:</i></p> <ul style="list-style-type: none"> • <i>The copay or coinsurance amount</i> • <i>The amount that will go toward the deductible</i> <p><i>Go to myuhc.com[®] to estimate the costs of common health services.</i></p>		
Preventive/wellness visits	\$0	\$0
Other doctor visits	+ \$	+ \$
Lab tests	+ \$	+ \$
Prescription drugs (retail)	+ \$	+ \$
Prescription drugs (mail order)	+ \$	+ \$
Urgent care visits	+ \$	+ \$
Physical therapy	+ \$	+ \$
Surgery	+ \$	+ \$
Hospital stays	+ \$	+ \$
Other:	+ \$	+ \$
My health care costs	= \$	= \$

PART 3: TOTAL COSTS	Health plan 1	Health plan 2
<p><i>Now use the figures above to estimate your total health care costs.</i></p>		
Use whichever is lower:	\$	\$
<ul style="list-style-type: none"> • My out-of-pocket limit from part 1 • My health care costs from part 2 		
My premium costs from part 1	+ \$	+ \$
Employer contributions to my FSA or HSA	- \$	- \$
My total costs	= \$	= \$

Remember, this is a basic estimate of potential costs. Your costs may be different, based on your family's health situation, your particular health plan's coverage terms and other factors. Be sure to review your employer's open enrollment documents.

The information provided here is for general informational purposes only and not intended to be nor should be construed as medical or other advice. You should consult your own doctor and/or an appropriate professional to determine what may be right for you.

