Let’s do this.
Know what’s in your plan.
Live Fearless.

1 YOUR PREP GUIDE
Let’s get started by quickly rounding up a few key pieces of info.

- **Start by finding your current benefits summary** so you can compare and contrast different plans.
  
  If you have insurance from another company, call the customer service number on your insurance card.

- **Then find your current deductible** in your benefits summary, including individual and family, to better see what you’re currently paying and understand what your health care looked like this year.

  $ __________________ Did you meet your deductible? → Y or N

- **Next, try to identify each individual family member’s expected health needs** in the next year by learning from this year.

  - **Estimate the number of times your family visited a doctor or urgent care clinic this year. Do you anticipate that it will be similar next year?**
  
    📍**doctor** ________  📍**urgent care/walk-in clinic** ________

  - **Are there any known “big” health expenses coming up next year?** (Having a baby, a planned procedure, etc.)

  ________________________________

- **Lastly, list out the medications you’re taking** so you can get a sense of what you’ve been paying and how you might pay less next year.

<table>
<thead>
<tr>
<th>medication</th>
<th># of refills per year</th>
<th>$ per refill</th>
<th>in network Y or N</th>
<th>total $ per year</th>
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Leave “in network” blank for now. Fill in during Step 3.

2 YOUR DOCTOR GUIDE
Wondering if your doctor is in network? Let’s find the answer.

- **First, if you know your plan network name** or the names of the plans you’re comparing, let’s record them here for quick reference:

  ________________________________

- **Next, check to see whether your doctors and hospital will be in network** in order to minimize your out-of-pocket costs.

<table>
<thead>
<tr>
<th>doctor and hospital</th>
<th>in network Y or N</th>
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Go to nebraskablue.com/findadoc and use the search tips below to see if your doctor is in network.

1 Find your network in the first search box under Medical and Dental Plans.

2 Enter a doctor’s name or hospital name in the third search box. Start your search here.

3 If your doctor shows up in search results, then they are in network.

- **If your doctor and/or hospital is out of network**, decide for yourself if you’re willing to pay more money to see that doctor or if it makes financial sense to find a doctor in network.

  new in-network
  doctor and hospital

This info is available from the homepage of myNebraskablue.com for BCBSNE members.
Calculate maximum spend for in-network services for each plan that you’re comparing. This will indicate how much you could potentially pay in total if you have a catastrophe.

A: monthly premium \( \times 12 = \)

\[ \text{monthly premium} + \text{deductible & coinsurance max (out-of-pocket max)} \]

The highest amount you could potentially pay for in-network services.

B: monthly premium \( \times 12 = \)

\[ \text{monthly premium} + \text{deductible & coinsurance max (out-of-pocket max)} \]

The highest amount you could potentially pay for in-network services.

C: monthly premium \( \times 12 = \)

\[ \text{monthly premium} + \text{deductible & coinsurance max (out-of-pocket max)} \]

The highest amount you could potentially pay for in-network services.

Weigh your options based on what each plan COULD cost out of pocket. This will help you decide if you want to control costs up front each month or over the long term.

Y or N → This year, will you pay more to make sure you have the most optimal coverage for your needs?

Y or N → Are you willing to choose a less-expensive option that better fits your current budget, even though it could cost you more if you have unexpected health events?

This is not a quiz. There are no wrong answers. With this worksheet and the additional resources at guide.nebraskablue.com, you can know what’s in your plan and that it’s the right plan for you. Know that and Live Fearless. You’ve got this.