

# Decision Tool

At KDP, we offer a variety of benefit options so you can choose what best meets your and your family's needs. Need help sorting through the options? This Decision Tool is for you!



## HOW IT WORKS

All you have to do is answer the questions below and this tool recommends which options may be the best choice based on your responses. Keep in mind that this tool is not scientific or exact. It is meant to provide you with areas of reflexion to help you make informed decisions. We have provided you with the best "general" recommendation, but please make sure you understand all options before making your enrolment decision as there may be other factors not reflected in these questions that should be considered for your specific situation.

### Two different individuals thinking about their situation:

I have few expenses in general.  
However, I have no tolerance for risk...  
The **Balanced** or **Bold** Option  
may best fit my needs.

I have a lot of expenses with my family.  
However, I have put money aside for  
those types of expenses... Therefore, the  
**Basic** Option may best fit my needs.

## Still not sure if the Decision Tool is for you?

On average, 86% of employees are confused about health and dental care benefits. Does this describe you?

- Yep, that's me – I am confused when we are talking about insurance coverages > **This tool is for you!**
- I know who the insurer is – I understand some of the coverages > **This tool can help you!**
- I'm a pro – I understand my Group Insurance Program really well > **You can apply in HR Benefits!**

## Instructions

We have highlighted the coverage option(s) that we think would be the most appropriate to each specific personal situation.

- 1 Read through the KDP Group Insurance Program Summary to understand the three health and dental care coverage levels available: **Basic**, **Balanced** and **Bold**.
- 2 Read each question on the following pages and select the answer that best reflects your situation.
- 3 To the right, check only **one** of the columns based on the general recommendation (the grey "X") and your understanding of the coverages and how they apply to your situation.
- 4 Add the checkmarks for each column to determine your totals for the three coverage options. The highest numbers will give you an idea of the type of program that best fits your situation.

*Note: You can select different coverage levels for your health and dental care needs; for example, Bold option for health care and Balanced option for dental care.*

# QUESTIONS TO DEFINE WHAT OPTION BEST SUITS YOUR PROFILE FOR HEALTH CARE

	Basic	Balanced	Bold
In general, the option(s) with the "X" may apply to you			
<b>YOUR PERSONAL SITUATION</b>			
<b>1. Which best describes your (and your family's) general health care usage?</b>			
Low user: I am generally healthy, rarely get sick and have mostly only preventive care needs	X		
Moderate user: I receive regular preventive care but sometimes get sick or have a medical issue that requires additional attention		X	X
High user: I have an ongoing medical condition that requires regular care and frequent trips to the doctor or hospital			X
<b>2. Describe your typical prescription drug consumption.</b>			
Few costs: I have one or two low-cost prescriptions or no prescriptions at all	X		
Moderate costs: I take one maintenance drug and occasionally have additional low-cost prescriptions		X	X
High costs: I have multiple expensive medications for ongoing medical conditions		X	X
<b>PLANNING, BUDGETING AND RISK TOLERANCE</b>			
<b>3. What do you think your medical needs and related costs will be next year? Think about your medical expenses during the past 12 months and any upcoming planned medical expenses.</b>			
Low user: I only visit the doctor for preventive care, or an occasional office visit, so very low out-of-pocket expenses – if any – are anticipated	X	X	
Moderate user: I foresee some out-of-pocket costs from unexpected illnesses or injuries		X	X
Moderate & high user: I generally have a low to medium amount of health care expenses, but expected events such as pregnancy or planned surgery means I anticipate higher medical expenses this year		X	X
High user: I have a chronic medical condition meaning regular diagnostic care and ongoing high out-of-pocket medical expenses		X	X
<b>4. How would you rather pay for your health care costs?</b>			
Later: I prefer to only pay for health care expenses that I incur. I prefer to pay lower premiums now, save money and pay for expenses as they come	X		
Now: I prefer to pay up-front for coverage in case it's needed. I prefer to pay higher premiums now and have lower out-of-pocket costs later		X	X
<b>5. I spend less than I earn and regularly make deposits into a savings account for emergencies (not including retirement accounts).</b>			
Always – I plan for large expenses	X	X	
Sometimes – I save for something specific		X	X
Never – I never put money aside		X	X
<b>6. How would you handle unexpected high health care expenses?</b>			
I've got an umbrella – My personal savings will cover it	X	X	
A light sprinkle – I could cover some of it		X	X
I'd get soaked – I don't have much in savings		X	X
<b>Your total for HEALTH CARE &gt;</b>			

# QUESTIONS TO DEFINE WHAT OPTION BEST SUITS YOUR PROFILE FOR DENTAL CARE

Basic	Balanced	Bold
In general, the option(s) with the "X" may apply to you		
<b>DENTAL – You can choose a different coverage level than for health care</b>		
<b>1. What are your expected needs for dental care?</b>		
No preventive care, but root canal treatments and some dental procedures, such as fillings	X	
Preventive care, regular dental exams, cleanings, root canal treatments and some dental procedures		X
Preventive care, regular dental exams and cleanings only	X	X
<b>2. Has your dentist told you that you or one of your children will eventually need orthodontic treatments?</b>		
No – Orthodontic services will not be needed	X	
Yes – Orthodontic services will be needed (under age 18)		X
Yes – Orthodontic services will be needed (age 18 or over)		X
<b>3. How would you rather pay for your dental care costs?</b>		
Later: I prefer to only pay for dental care expenses that I incur. I prefer to pay lower premiums now, save money and pay for expenses as they come	X	
Now: I prefer to pay up-front for coverage in case it's needed. I prefer to pay higher premiums now and have lower out-of-pocket costs later		X
<b>4. I spend less than I earn and regularly make deposits into a savings account for emergencies (not including retirement accounts).</b>		
Always – I plan for large expenses	X	X
Sometimes – I save for something specific		X
Never – I never put money aside		X
<b>5. How would you handle unexpected high dental care expenses?</b>		
I've got an umbrella – My personal savings will cover it	X	X
A light sprinkle – I could cover some of it		X
I'd get soaked – I don't have much in savings		X
<b>Your total for DENTAL CARE &gt;</b>		

YOUR ELECTION	
<b>Do you have enough support and advice from others to make an informed decision? Or still hesitating? Here are a few more questions:</b>	<b>We suggest you ...</b>
Are you leaning towards one option over another?	Read the Program Summary
What are the benefits (positives) of each option?	Do a list of Pros & Cons

## Things to keep in mind...

- 1 You will have the opportunity to increase your coverage each year during our annual re-enrolment period. However, if you wish to reduce your coverage, you can only do so after two years under the selected option.
- 2 You can change your coverage selection during the year only if you experience a an eligible life event — such as marriage, birth of a child, or change in your spouse's employment status — that would affect your current coverage.

As an employer, we cannot tell you which option is best suited for you. If you have any questions or if you wish to better understand the program before making your decisions, please refer to the several tools we have prepared for you.



All the information  
is available for you:  
**[myhr.kdrp.com](http://myhr.kdrp.com)**

