

DECISION TOOL

At KDP we offer a variety of options so you can find the one that best meets the health + dental care needs of you and your family. 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 plan(s) may be the best choice based on your responses. Keep in mind that this tool is not scientific and exact. We have provided you with the best "general" recommendation, but please make sure you understand all options before making your enrollment 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 Medium or Dark Roast 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 Light Roast Option may best fit my needs.



Still not sure if the Decision Tool's for you?

On average, 86% of employees are confused about healthcare benefits. Does this describe you?

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

Instructions

We have highlighted the coverage option(s) that we think would best correspond with the specific personal situation.

- 1 Read through the Benefits program summary to understand the three program options.
- 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 programs 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 may select a different coverage for your dental needs than the coverage you chose for medical.

QUESTIONS TO DEFINE WHAT PLAN BEST SUITS YOUR PROFILE FOR HEALTH CARE

Light Roast	Medium Roast	Dark Roast
Option 2	Option 3	Option 4
In general, the option(s) with the "X" may apply to you		

YOUR PERSONAL SITUATION			
1. Which best describes your (and your family's) general health care usage?			
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
2. Describe your typical prescription drug costs.			
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
PLANNING, BUDGETING AND RISK TOLERANCE			
3. What do you think your medical costs will be next year? Think about your costs during the past 12 months and any upcoming expected costs.			
Low User: I only see 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 have 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 high costs this year		X	X
High User: I have a chronic medical condition meaning regular diagnostic care and ongoing high out-of-pocket costs		X	X
4. How would you rather pay for your health care costs?			
Later: I prefer to only pay for health care that's used. I prefer to pay lower contributions 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 contributions now and have lower out-of-pocket costs later		X	X
5. I spend less than I earn and regularly make deposits into a savings account for emergencies (not including retirement accounts).			
Always – I plan for large expenses	X	X	
Sometimes – I save for something specific		X	X
Never – I never put money away		X	X
6. How would you handle unexpected high health or dental expenses?			
I've got an umbrella – My 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
Your Total for HEALTH CARE >			

QUESTIONS TO DEFINE WHAT PLAN BEST SUITS YOUR PROFILE FOR DENTAL CARE

Light Roast	Medium Roast	Dark Roast
Option 2	Option 3	Option 4
In general, the option(s) with the "X" may apply to you		
Your Total for DENTAL CARE >		

DENTAL – You can choose a different program than you chose for your medical			
7. What are your needs for dental care?			
Root canal and some emergency procedures	X		
Regular checkups and cleanings		X	X
Your Total for DENTAL CARE >			

YOUR ELECTION	
Do you have enough support and advice from others to make a choice? Or still hesitating? Here are a few more questions:	We suggest you ...
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...

- ! You will have the opportunity to increase your coverage, one level at a time, each year during our Annual Enrollment period. However, if you wish to reduce your coverage, you can only do so one level at a time, after two years under the elected option.
- ! You can change your benefits elections during the year only if you experience a qualifying life event – such as marriage, birth of a child, or change in your spouse’s employment status – that would affect your current coverage.

Even though, as an employer we cannot tell you which option is best suited for you, should you have any questions or should you want to better understand the program, please refer to the several tools we have prepared for you.

All the information is available for you:

**SplashNet / Quick Links / Team Sites /
Canada Dry Mott's / Human Resources / 2019 / Benefits**

