



# Preparing for Open Enrollment

## Your Tools and Resources

Open enrollment is right around the corner! Although you can't begin enrolling until **October 10**, you can take the time to review your options now. Use the available tools and resources to compare and understand your medical plan choices.

**myClaims Manager on [www.myuhc.com](http://www.myuhc.com)**

Review your current and historical claims to better understand what your usage and expenses will be in 2017. Use the claim information on the PPO/OOA plan as a general estimate for the cost of that claim under the HDHP. Download historical claims with the "Export Claims (csv)" feature to make it easier to view your usage over a specified time period.

Because you pay the cost of the service after the UHC discount for a network provider under the HDHP, you can take the **Amount Billed minus the Plan Discounts** as an indicator of how much that claim would cost under the HDHP.

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Log on to [www.myuhc.com](http://www.myuhc.com) and select "Manage my Claims"

The screenshot shows the myuhc.com website. At the top, there's a navigation bar with links like Home, Claims & Accounts, Physicians & Facilities, etc. Below this, there's a section for 'myClaims Manager' with a 'Manage My Claims' button circled in red. To the left of this button is a 'Learn More' button and a 'MAKE ONLINE PAYMENTS' button. To the right of the 'Manage My Claims' button are several other options: View Online Statement, View Account Balances, Mental Health & Substance Use, Virtual Visits, View ID Card, Rally for Health Details, Estimate Health Care Costs, Optum Bank HSA, and Extra Programs & Discounts. On the left side of the page, there's a 'Plan Details' section with a 'Deductible' table showing \$2600 Individual and \$3800 Family, and an 'Out-of-Pocket Max' table showing \$4400 Individual and \$6800 Family.



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Select your criteria for the information you want to view

- Choose previous year
- Choose individual member or all family members
- Export claims to an Excel spreadsheet

myuhc.com® UnitedHealthcare®

We'll Call You Message Center Account Settings Print Help Contact Us Feedback Sign Out En Español

Home Claims & Accounts Physicians & Facilities Pharmacies & Prescriptions Benefits & Coverage Personal Health Record Health & Wellness

**myClaims Manager** Your Claim Summary

Claims & Accounts  
Account Balances  
**Claims Summary**  
My Claim Payments  
Health Savings Account  
Flexible Spending Account  
View Statements  
View Claim Letters  
Financial Graph

Other Claims  
Prescription Claims  
Vision Claims  
Mental Health Claims

Member Actions  
Claim Forms  
Manage My Claim Payment Accounts  
Submit FSA Claim Forms  
Medical Appeals and Grievances  
Dental Grievances  
Automatic Payment Options  
Mailing and Email Preferences  
Direct Deposit  
Coordination of Benefits  
Request ID Cards

Understanding This Page (pdf) Ask a Question **Export Claims (csv)\***

Your Family's Claims from the Previous Calendar Year

**Search Options**

Date(s) Visited: Previous Calendar Year  
Family Members: All Family Members  
Claim Types: All

Search

Quick Views: Watched Marked as Paid Noted All Managed You May Owe Not Marked as Paid Last 30 Days Activity

Select the "View Claim" link to find your Explanation of Benefits (EOB)  
Advanced view >> Provider: All Providers Go

(Showing 1-10 of 25) View All

Family Members	Visited	Date(s) Visited	Amount Billed	Your Responsibility	You May Owe	Status	Manage Claim
John Doe	WALGREENS 1626	12/18/2015	\$3.54 <a href="#">View Claim</a>	\$3.54	\$0.00	Processed 12/18/2015	<a href="#">Add Note</a>
Jane Doe	WALGREENS 1626	10/30/2015	\$7.27 <a href="#">View Claim</a>	\$7.27	\$0.00	Processed 10/30/2015	<a href="#">Add Note</a>



3

The resulting Excel worksheet will show you an itemized list of your historical claims under the current UHC PPO or OOA medical plan. If you expect to have similar claims for 2017, you can use this list to estimate the cost for those same services under the UHC HDHP.

Under the HDHP, you pay for the actual cost of the service after the UHC discount for a network provider. Estimate the cost of the service under the HDHP:

**Amount Billed – Plan Discount = HDHP Cost Estimate**

	A	B	C	D	E	F	G	H	I	J	K	L
1	Claim Number	Patient Name	Date Visited	Visited	Claim Type	Claim Status	Date Processed	Amount Billed	Deductible	Your Plan Paid	Plan Discount	Your Responsibility
2	6152691565	Jane Smith	9/19/2016	S Niemi	Medical	Processed	9/21/2016	228	174.44	0	53.56	174.4
3	6029496279	Jane Smith	6/23/2016	J Binstock	Medical	Processed	6/29/2016	132.8	65.41	0	67.39	65.4
4	5987696933	Jane Smith	5/24/2016	J Binstock	Medical	Processed	5/28/2016	132.8	65.41	0	67.39	65.4
5	5812161229	Joe Smith	1/11/2016	California Pacific	Medical	Processed	2/2/2016	277	210.52	0	66.48	210.5
6	5787061075	Joe Smith	1/11/2016	California Pacific	Medical	Processed	1/15/2016	224	170.24	0	53.76	170.2



## Medical Plan Cost Comparison Calculator

Use this tool for a side-by-side estimation of your cost between the current UHC PPO/OOA vs. the new UHC HDHP for 2017. To start, you must know your monthly base salary and wellness tier based on the points you and your spouse earned under the Live Well program.

Check your wellness tier at: [www.mywellsite.com/ip/crowley](http://www.mywellsite.com/ip/crowley)

Find salary info on your pay advice by logging into PeopleSoft Employee Self Service at: <http://peoplesoftsso.crowley.com/>

Open the cost calculator located on our SharePoint site: <https://crowley365.sharepoint.com/sites/HR/Benefits/Pages/default.aspx>

1

Complete the “Health Contribution Calculator” worksheet

Crowley Maritime Corporation													
Healthcare Plan Contribution Calculator - effective January 1, 2017													
<b>Instructions:</b> Select the Radio Buttons for your desired coverage and plan. Enter your Base Monthly Salary where indicated. Enter the number of points you and your spouse (if applicable) accumulated as part of the Live Well incentive program.													
<b>Select Desired Medical Coverage</b> <input type="radio"/> Employee Only <input type="radio"/> One Child <input checked="" type="radio"/> Spouse/Domestic Partner <input type="radio"/> Children <input type="radio"/> Family <input type="radio"/> Decline	<b>Desired Medical Plan</b> <input type="radio"/> PPO/OOA <input checked="" type="radio"/> HDHP												
<b>Base Monthly Salary:</b> \$ 4,000.00 <b>Total Points Accumulated:</b> 799													
<table border="1"> <thead> <tr> <th>Contribution Period</th> <th>Employee Contribution<sup>A</sup></th> </tr> </thead> <tbody> <tr> <td>Semi-Monthly</td> <td>\$ 70.10</td> </tr> <tr> <td>Monthly</td> <td>140.20</td> </tr> </tbody> </table>		Contribution Period	Employee Contribution <sup>A</sup>	Semi-Monthly	\$ 70.10	Monthly	140.20						
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<b>Select Desired Dental Coverage</b> <input type="radio"/> Employee Only <input checked="" type="radio"/> One Child <input type="radio"/> Spouse/Domestic Partner <input type="radio"/> Children <input type="radio"/> Family <input type="radio"/> Decline	<table border="1"> <thead> <tr> <th>Benefit</th> <th>Monthly Cost Breakdown</th> </tr> </thead> <tbody> <tr> <td>Employee Medical</td> <td>\$ 50.00</td> </tr> <tr> <td>Dependent Medical</td> <td>81.20</td> </tr> <tr> <td>Dental</td> <td>8.00</td> </tr> <tr> <td>Vision</td> <td>1.00</td> </tr> <tr> <td><b>Total</b></td> <td><b>\$ 140.20</b></td> </tr> </tbody> </table>	Benefit	Monthly Cost Breakdown	Employee Medical	\$ 50.00	Dependent Medical	81.20	Dental	8.00	Vision	1.00	<b>Total</b>	<b>\$ 140.20</b>
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Next, complete the yellow boxes on the “**Medical Cost Estimate Worksheet**”

- Your annual medical paycheck contributions will automatically populate based on the selections you made on the “**Health Contribution Calculator**” worksheet
- You can use the **myClaims Manager** tool on [www.myuhc.com](http://www.myuhc.com) to complete “Your estimated 2017 healthcare expenses”
- Keep in mind your plan’s calendar year out-of-pocket maximums but also, remember that Crowley is funding your HSA (\$1,500 individual / \$3,000 family) which can be used to offset your out-of-pocket expenses

Network OOP Maximum	PPO/OOA	HDHP
Individual	\$2,900	\$4,500
Family	\$8,700	\$6,850

**What is the out-of-pocket maximum?** It is a limit on what you'll pay each calendar year for covered expenses through deductible and coinsurance before UHC begins to pay 100% of covered medical expenses for the remainder of the calendar year.

	PPO/OOA with FSA	HDHP with HSA
2017 annual medical contribution	\$0.00	\$0.00
+ Your estimated 2017 healthcare expenses <sup>1</sup>	\$0.00	\$0.00
- Crowley's annual HSA contribution <sup>2</sup>	N/A	\$0.00
= Your estimated 2017 out-of-pocket cost	\$0.00	\$0.00
= Your Remaining HSA Funds for future expenses	N/A	\$0.00

**Additional Tax Savings for You**

Your Federal tax rate <sup>3</sup>	0%	
Your additional contribution to the FSA or HSA <sup>4</sup>	\$0.00	\$0.00
Additional HSA contribution (only if 55-64 years old)	N/A	\$0.00
Your tax savings	\$0.00	\$0.00