



When will your plan start paying more for you?

The State Health Plan's Standard Plan and Savings Plan offer you opposing advantages—a lower deductible or a lower monthly premium. When will each plan start to pay a larger share of your costs? Consider this example for a single member:

State Health Plan Standard Plan	
Annual deductible	\$445
Annual cost of premiums	\$1,172.16 (12 months at \$97.68 per month)
Total annual investment	\$1,617.16
State Health Plan Savings Plan	
Annual deductible	\$3,600
Annual cost of premiums	\$116.40 (12 months at \$9.70 per month)
Total annual investment	\$3,716.40

You should also consider copayments when comparing the plans. The Standard Plan has copayments, including \$12 for every office visit. The Savings Plan has no copayments. Although you will make copayments with every visit under the Standard Plan, they do not count toward your deductible. They also continue after you meet it.

The Standard Plan also lets you buy prescriptions for just a copayment at participating pharmacies. This includes generics for \$9. These copayments continue until you reach your \$2,500 prescription drug copay maximum. As a Savings Plan member, you'll pay the full allowed amount for prescriptions. After reaching your \$3,600 deductible, you pay 20 percent of the prescription allowed amount.

When considering the Savings Plan, you may want to consider what your higher drug costs could be. For example, the full price of many antibiotics and high blood pressure or sleep medications can often be \$10 to \$30. If you plan to cover other family members, be sure to compare the family premiums and deductibles. If you are insuring a full family then the comparison scenario includes the Standard Plan total annual payment at \$4,640.72 and the Savings Plan at \$8,556.

More information

- www.peba.sc.gov
- [Standard Plan Summary of Benefits and Coverage](#)
- [Savings Plan Summary of Benefits and Coverage](#)

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