

# Health Care Options

## 2010 Worksheet



This worksheet is a tool to help you evaluate your health plan options if you are a John Deere employee and your spouse has health care coverage available through John Deere and/or another employer. The worksheet can help you compare more than one health care plan. It is intended as a starting point for making decisions; there may be other factors to take into account.

	Current Year			Next Year	
	You	Your Spouse		You	Your Spouse
<b>1. Annual employee-paid premiums</b> <small>(Visit <a href="http://www.JohnDeere.com/HealthyDirections/benefits">www.JohnDeere.com/HealthyDirections/benefits</a> for more information)</small>					
<b>2. Expected out-of-pocket medical costs</b> <small>(including deductibles and coinsurance)</small>	+		+		
<b>3. Less annual company HSA contribution</b> <small>(\$700 for employee only, \$1,300 for employee + family)</small>	-		-		
<b>4. Less company HealthQuotient® premium credit</b> <small>(\$200 in 2009, \$300 in 2010)</small>	-		-		
<b>Expected Total Net Cost</b>	=		=		
	<b>Household Total</b>		<b>Household Total</b>		

### Considerations when evaluating your health plan options

When comparing an outside health plan to a Deere provided health plan, be sure to understand all of your potential out-of-pocket expenses. Some examples can include: copayments, coinsurance, deductibles, maximum out-of-pocket expenses and any premiums. You should also be sure to evaluate the list of providers between the health plans to ensure your providers and facilities are in-network.

By enrolling in a qualified High Deductible Health Plan, such as CarePlus or CarePlusMAX, you have the option to contribute to a Health Savings Account (HSA). An HSA is a tax-favored account that allows you to save pre-tax dollars up to the IRS statutory

limit. An HSA is the only account that allows you to contribute tax free, invest tax free, and pay for qualified medical expenses tax free. If you have questions regarding tax implications of HSA contributions, please seek the assistance of a personal tax advisor.

To compare CarePlus and CarePlusMAX to your spouse's plan, you will need to complete the worksheet twice. First, complete the worksheet using CarePlus information in the appropriate "next year" columns and save the file to your computer. Then place CarePlusMAX information in the "next year" columns, and save the file as a different name.