

# Make more informed health plan decisions

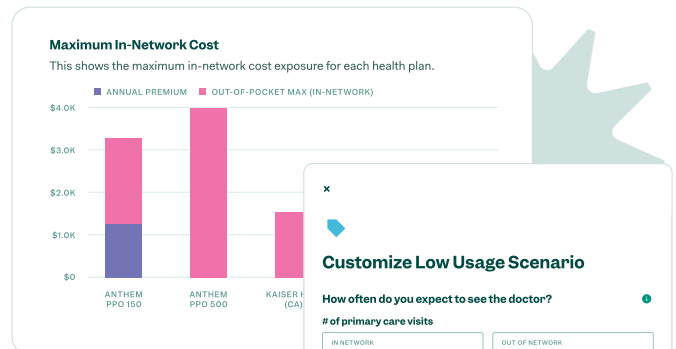
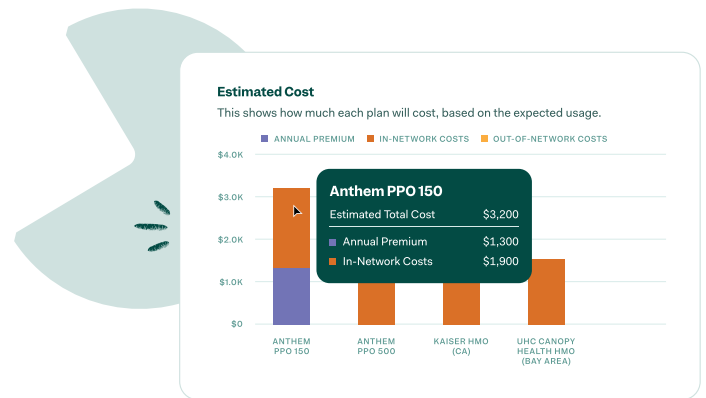
Selecting a health plan is a big decision that directly impacts your finances based on how much you end up spending on health care. With Northstar's health plan comparison tool, you can easily compare plans to find the one that's right for you.

## Estimate your health care needs

- Select whether you're evaluating health coverage for yourself, a spouse, and/or children.
- Choose one of Northstar's common usage scenarios: low, medium, high, having a child, or expected surgery.
- Optional: Create a custom scenario with inputs based on your real life: number of specialist visits, number of prescriptions, and more.

## Compare expected and maximum costs by health plan

- Review annual premiums across plans to see how your selection could impact your paycheck.
- See your estimated in-network and out-of-network costs, calculated based on your expected usage.
- Compare the maximum out-of-pocket amount by health plan, so you understand the most you might pay.
- Read a summary of Northstar's recommendations to optimize for lowest expected cost and lowest maximum cost.



**Customize Low Usage Scenario**

How often do you expect to see the doctor?

# of primary care visits

IN NETWORK: 2 | OUT OF NETWORK: 0

# of specialist visits

IN NETWORK: 1 | OUT OF NETWORK: 0

How many prescriptions?

TIER 1 (GENERIC): 2

TIER 2 (PREFERRED): 0

Buttons: Cancel, Calculate



## Chat with your financial advisor

We want you to feel confident making your health plan selection decision. After reviewing the cost comparison outcomes, you can chat with your Northstar Advisor to talk through your options and get live advice based on your health needs and finances.