

SmartSelect Decision Support Tool

Frequently Asked Questions

October 2022



Overview

What is the purpose of SmartSelect?

SmartSelect is an interactive tool designed to help you estimate the potential costs of your Trinity Health-sponsored medical plan options, based on your anticipated health care usage for the upcoming plan year. When used with the information provided in your Benefits Guide and other official plan documents, SmartSelect results may be helpful in determining which medical plan is most appropriate and cost-effective for you and your covered family members. As your circumstances and preferences change from year to year, this tool will help you to re-evaluate, as needed.

What is the purpose of SmartSelect?

SmartSelect is available online using a web browser by clicking: [Access SmartSelect Tool](#).

Do I have to utilize SmartSelect to enroll for benefits?

No, the use of SmartSelect is encouraged but voluntary and is separate from your online enrollment.

Can I compare a non-Trinity Health plan (such as a spouse's plan) on SmartSelect?

No. SmartSelect allows you to compare Trinity Health-sponsored medical options only.

Results

What are the assumptions used in SmartSelect?

The assumptions used by the SmartSelect tool are based on national averages and your answers to the questions. The assumptions used are provided on the Results page in the table and may be customized to your own specific circumstances at any time.

The tool assumes majority of care is within the network highlighted (i. e. Tier 1 or Tier 2).

The payroll contributions shown in the results assume that you, and your covered spouse or eligible adult if applicable, complete the Live Your Whole life incentive activities to maintain the lower per pay cost for medical coverage through the plan year.

How are results calculated?

Results are calculated using assumptions that are based on a combination of your answers to a series of questions and national averages, in addition to, service tier and payroll contributions per medical plan option.

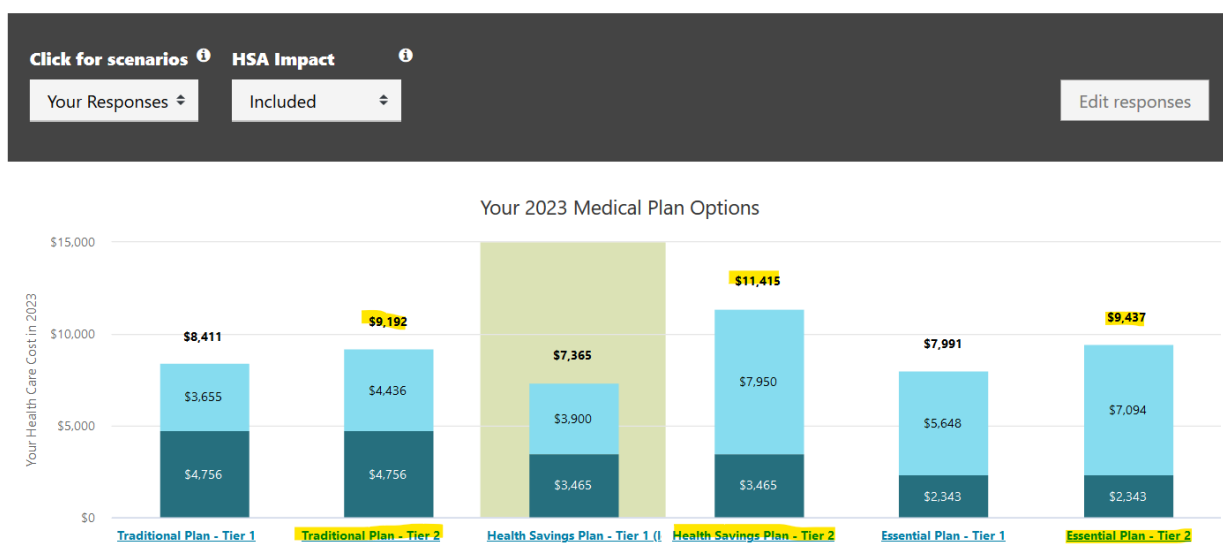
The tool will show you which Trinity Health-sponsored medical plan is expected to cost you the least, which in most cases, will be Tier 1 providers. If your family primarily utilizes Tier 2 providers, please take those numbers into consideration when analyzing your results.

Each medical plan option will be displayed two times in the results.

- The first scenario will represent your estimated costs assuming the majority of services are received within the Tier 1 network.

- The second scenario will represent your estimated costs assuming the majority of services are received within the Tier 2 network.

Example:



In this example, it recommends the lowest cost plan, which is Health Savings utilizing Tier 1 providers. If your family utilizes primarily Tier 2 providers, you will want to focus your attention to the out-of-pocket costs at the Tier 2 level.

Are the results I get from SmartSelect accurate?

The results are based on assumptions and should be used for informational purposes only. Trinity Health is not providing any advice nor any guarantee of health care benefits or out-of-pocket costs. Numerous factors will affect your health care decisions and your actual health care usage and costs may be different from the levels used to calculate your results. The results should not be used as a substitute for obtaining medical or financial/tax advice. **You are not expected to enroll based on these results as plan selection is ultimately your decision.**

Can I customize my results?

Yes. The initial graph shows results based on your responses to the questions. Below the results, you will see the specific assumptions used for that scenario and will have the option to make changes to better personalize your results.

In addition, you can check the estimated cost based on high or low claim volume by choosing the applicable scenario.

Other

What does Low Claim Scenario/High Claim Scenario mean?

- Low Claim Scenario:** This scenario shows you which medical plan might be the most cost-effective option for you if you are expected to have minimal health care expenses (preventive only) next year, and therefore no out-of-pocket costs.

- **High Claim Scenario:** This scenario shows you which medical plan might be the most cost-effective option for you if you are expected to have a significant amount of in-network health care expenses next year (reaching the plan's in-network out-of-pocket maximum).

Can I save my results?

Yes. From the results page, you can click on the navigation feature "Print to PDF" to save a copy of any scenario to your desktop.

Can I go back and change answers to my questions?

Yes. You can click on the navigation feature "Edit Responses" to go back and change your answers at any time.

Is my information secure?

Yes. If you use SmartSelect, only you and the SmartSelect vendor will have access to your results. Trinity Health will not have access to any information you enter, your results or any personal health information. Trinity Health will receive a summary analysis of the tool usage only. The results produced by SmartSelect (or the information you provide) will not be used for any purpose other than your evaluation of Trinity Health-sponsored medical options.

Can I enroll for my benefits on SmartSelect?

No. SmartSelect is only a tool designed to help with your decision making, it does not automatically enroll you in any medical plan. Once you have decided on your medical plan, you must make your election on your ministry's benefit administration system such as Workday or Alight.

Are there additional resources to assist me while going through the tool?

Yes. Please see the job aide within the tool by clicking on "tips" from the upper right side menu.