

Why should I consider the lowest cost carrier?



By “lowest cost carrier,” we mean the carrier that has the lowest premiums (or pre-tax paycheck deductions) as offered in your region. Whatever plan you choose, one of the carriers will have a lower premium than the other carriers for that same plan. Choosing it will reduce your pre-tax paycheck deductions.

The lowest cost carrier is changing in some areas. Carriers compete in each region to offer you the lowest price they can (see the **Did you know!** box below). Thus some carriers increased their premiums for 2025 while others reduced their rates. This means that the carrier that offers you the best value may have changed from last year.

Read more on why the lowest cost carrier may (or may not) be your best option.



Reminder!

You must enroll (or re-enroll) between November 4 and November 15 to have medical, dental and vision coverage through your company in 2025.

Choosing a Coverage Level

When you enroll in medical and prescription drug coverage, you have four coverage levels (or metallic plans) to choose from: Bronze, Bronze Plus, Silver and Gold. Each coverage level is available from multiple insurance carriers at different costs that are priced regionally. Make sure to do your homework and compare benefits and features across the four coverage options and choose the option that best suits your and your family’s health needs and tolerance for pricing and out-of-pocket claim costs.

Did you know!

Your company’s health care marketplace requires carriers to compete in all regional markets in which they have a viable network. As a result, a carrier’s price can be significantly higher in a given year and in a specific region based on that carrier’s market presence and negotiated discounts. The carriers are all competing for your enrollment and are pricing their plans accordingly.



standard
logistics

Choosing a Carrier

Carriers are competing for your business and typically raise or lower their prices from year to year. Once you have chosen a coverage level, if the lowest cost carrier includes your providers in network, or you are willing to change providers, it is recommended you choose the lowest cost carrier.



Meet Michelle

Last year, Michelle chose the Silver plan through Anthem because it had all her providers in network and was the lowest cost carrier. During this enrollment, Michelle used the **Help Me Choose** tool to review her options and noticed that Anthem's prices have increased, and Cigna is now her lowest cost carrier for the Silver plan. However, the tool also showed that Cigna does not have her health providers in network. Michelle looks at provider reviews and finds new providers she likes. She decides to save money and switch to Cigna.



Meet Javier

When Javier completed his new hire enrollment earlier this year, he selected Bronze Plus under UnitedHealthcare (UHC), the lowest cost carrier at the time. Over the past few months, Javier developed a serious health condition. During annual enrollment, he used the **Help Me Choose** tool to help find the best medical option for his needs. The tool recommended the Gold plan with Anthem listed as the lowest cost carrier. However, his specialist is not in Anthem's network. Given this, Javier decides to enroll in Gold coverage but stays with UHC, so he can continue seeing his current doctor.



Still need assistance?



Help Me Choose tool – describe what you are looking for in a plan and this tool will help you choose. Find it on the [Your Benefits Resources™](#) website.



Review carrier connection – Learn about each of the carriers and the areas they serve on the [Make It Yours](#) website.



Schedule an appointment – For additional support, you can schedule an appointment with a customer service representative through the [Your Benefits Resources](#) website.

