

(To translate this text, copy/paste into [Google Translate](#).)

[Music]

Hi, my name is Rachel Short and I'm one of the benefit counselors here at the University of Virginia. I wanted to take a moment to let you know which health plan I'm on and why I chose that option.

When I was first hired at UVA, I chose the Choice option. It was the most expensive, so naturally it had to be the best, right? Well, then during Open Enrollment that year, I learned that the Value option actually offers flat dollar co-pays. So, having children on my plan, it's great to know exactly how much we're going to have to pay each time we go to the doctor. I can even go to my UVA physician and get a reduced flat dollar copay. I can go to my chiropractor and know exactly how much I'm going to pay out of pocket.

By moving to the Value option, I saved so much money in my paycheck that it covered my medical expenses for that whole year. We really love the Value option because it allows us to budget and we know exactly what we're going to pay right up front. It's so much better for us than having to meet that \$500 or \$1,000 deductible.

[Music]

For more information, visit the UVA Health Plan webpage, hr.virginia.edu/benefits/uva-health-plan, or the Schedule of Benefits Comparison, <https://bit.ly/30j94114>. For questions, email AskHR@virginia.edu, or call 434.243.3344. Thank you!