

# Medical Plan Decision Support Tool



## Compare Your Medical Plan Options with Confidence

Choosing the right medical plan is an important part of your benefits enrollment, and the plan with the lowest paycheck deduction is not always the most cost-effective option overall. To help you make a more informed decision, Prince Edward County provides access to a Medical Decision Support Tool through **OneDigital**.

This interactive tool is designed to help you compare your available medical plan options side by side and identify which plan may provide the best overall value based on your personal healthcare needs and expected usage. Rather than focusing only on payroll deductions, the tool helps estimate your total annual healthcare costs, including premiums, deductibles, copays, coinsurance, prescriptions, and potential out-of-pocket expenses.

As you complete the tool, you will be asked to consider factors such as routine doctor visits, specialist appointments, prescription medications, planned procedures, ongoing treatments, dependent coverage needs, and any anticipated medical expenses for you or your family during the upcoming plan year.

### The Decision Support Tool can be especially helpful if:

- You are enrolling in benefits for the first time
- Your family situation has changed (marriage, children, etc.)
- You are considering switching medical plans
- You want to better understand how each plan works
- You would like help estimating your overall healthcare costs before making your election

This tool does not enroll you in benefits, but it serves as a helpful planning resource to guide your enrollment decisions and increase confidence in your plan selection.

### To access the tool, visit:

2026 Prince Edward County Decision Support Tool  
<https://plantool.onedigital.com/PEC>

**Please note:** The tool is based on the plan year **July 1, 2026 – June 30, 2027**. For the most accurate results, use your best estimate of your healthcare needs during this period when completing the tool.