

Example 1 – Single Employee, Low Medical and Rx Expenses

This example shows how much a single employee with low medical and Rx expenses* will pay for care under each plan. When deciding which plan is right for you, it is important to look at your total medical and prescription drug expenses, which include what you pay for services and what you pay from your paycheck.

Meet Adam

Adam is single and in good health. He uses in-network doctors and pharmacies. Adam has a pretty smooth year.

Let's pretend that he will need to:

- Get his annual physical;
- Go to the doctor once during the year;
- Visit an urgent care clinic and get an X-ray;
- Visit a specialist twice during recovery; and
- Fill a few generic prescriptions.

Adam's annual physical was routine preventive care, so G6 covered 100% of the cost (shown as \$0 on the chart below). All other amounts show Adam's out-of-pocket costs and assume he used in-network providers.

	Cost of Care	Value Plan	Classic Plan
Annual Deductible		\$4,000	\$1,500
Out-of-Pocket Maximum		\$6,000	\$4,000
Annual Medical Expenses:			
One annual physical	\$300 x 1	\$0 (G6 pays 100%)	\$0 (G6 pays 100%)
One primary care doctor visit	\$150 x 1	\$150	\$30 (\$30 co-pay x 1)
Two, generic retail prescriptions	\$15 x 2	Filled through Preventive Therapy Drug List	\$20 (\$10 co-pay x 2)
Two, Preventive Therapy Drug List retail prescriptions	\$15 x 2	\$20 (\$10 co-pay x 2)	Preventive Therapy Drug List Does Not Apply to Classic Plan
One urgent care visit	\$250 x 1	\$250	\$50 (\$50 co-pay x 1)
One X-ray	\$400 x 1	\$400	\$400
Two specialist doctor visits	\$225 x 2	\$450	\$100 (\$50 co-pay x 2)
Total expenses	\$1,570	\$1,270	\$600
Adam's Paycheck and Out-of-Pocket Costs:			
Annual paycheck costs		\$702	\$2,392
Deductible amount paid by Adam		\$1,270	\$400
Other costs paid by Adam**		\$0	\$200
Adam's Total Costs		\$1,972	\$2,992

To calculate Adam's total cost, we added his annual out-of-pocket expenses (deductible + coinsurance and/or co-payments + annual paycheck deductions based on the max incentive rates). As you can see, Adam's savings are much greater in the Value Plan!

* Note: The Real-Life Examples were created to help employees understand how the plans pay for care differently. The full medical and prescription drug costs shown are illustrative and for educational purposes only. Your medical and prescription drugs costs will vary depending on a number of factors such as your doctor's negotiated rates, Rx drug costs for your medication, where you receive care, etc.

** Includes co-pays, co-insurance and out-of-pocket costs after the deductible is met, if applicable.