

Example 10 – Employee with a Family, Low Medical and Rx Expenses

This example shows how much a family 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 Sonja

Sonja's family is in good health. They use in-network doctors and pharmacies. They have a pretty smooth year.

Let's pretend that they will need to:

- Get their annual physicals;
- Go to the doctor several times;
- Get allergy testing and shots; and,
- Fill several generic prescriptions.

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

	Cost of Care	Value Plan	Classic Plan
Individual Annual Deductible		\$4,000	\$1,500
Family Annual Deductible		\$12,000	\$4,500
Individual Out-of-Pocket Maximum		\$6,000	\$4,000
Family Out-of-Pocket Maximum		\$12,000	\$8,000
Annual Medical Expenses:			
Four annual physicals	\$300 x 4	\$0 (G6 pays 100%)	\$0 (G6 pays 100%)
Eight primary care doctor visits Two for Sonja Two for her husband Two for her son Two for her daughter	\$150 x 8	\$1,200	\$240 (\$30 co-pay x 8)
One, generic retail prescription, filled four times Twice for her daughter Twice for her son	\$15 x 4	Filled through Preventive Therapy Drug List	\$40 (\$10 co-pay x 4)
One Preventive Therapy Drug List retail prescription, filled four times Twice for her daughter Twice for her son	\$15 x 4	\$40 x (\$10 co-pay x 4)	Preventive Therapy Drug List Does Not Apply to Classic Plan
One specialist visit for her husband	\$225 x 1	\$225	\$50 (\$50 co-pay x 1)
One generic mail order prescription drug, filled twice, for her husband	\$45 x 2	Filled through Preventive Therapy Drug List	\$50 (\$25 co-pay x 2)
One Preventive Therapy Drug List mail order prescription, filled twice, for her husband	\$45 x 2	\$50 (\$25 co-pay x 2)	Preventive Therapy Drug List Does Not Apply to Classic Plan
Allergy testing for her son	\$525 x 1	\$525	\$525
Four allergy shots for her son	\$50 x 4	\$200	\$200
Total expenses	\$3,500	\$2,240	\$1,105

Sonja's Paycheck and Out-of-Pocket Costs:			
Annual paycheck costs		\$5,928	\$11,674
Deductible amount paid by Sonja		\$2,240	\$725
Other costs paid by Sonja**		\$0	\$380
Sonja's Total Costs		\$8,168	\$12,779

To calculate Sonja's total cost, we added her annual out-of-pocket expenses (deductible + coinsurance and/or co-payments + annual paycheck deductions based on the max incentive rates). As you can see, the Value Plan is the winner for Sonja.

** 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.*