

## Example 2 – Single Employee, Moderate Medical and Rx Expenses

This example shows how much a single employee with moderate 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 Carlos

Carlos is single and in pretty good health. He uses in-network doctors and pharmacies. But he's had a bit of a bumpy year.

Let's pretend that he will need to:

- Get his annual physical;
- Go to the doctor several times;
- Go to the ER once;
- Visit a specialist several times who sends him to an outside facility for lab work;
- Have an MRI;
- Visit a physical therapist during his recovery; and,
- Fill several generic and preferred brand prescriptions.

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

	Cost of Care	Value Plan	Classic Plan
<b>Annual Deductible</b>		\$4,000	\$1,500
<b>Out-of-Pocket Maximum</b>		\$6,000	\$4,000
<b>Annual Medical Expenses:</b>			
<b>One annual physical</b>	\$300 x 1	\$0 (G6 pays 100%)	\$0 (G6 pays 100%)
<b>Four primary care doctor visits</b>	\$150 x 4	\$600	\$120 (\$30 co-pay x 4)
<b>Four generic retail prescriptions</b>	\$15 x 4	Filled through Preventive Therapy Drug List	\$40 (\$10 co-pay x 4)
<b>Four, Preventive Therapy Drug List retail prescriptions</b>	\$15 x 4	\$40 (\$10 co-pay x 4)	Preventive Therapy Drug List Does Not Apply to Classic Plan
<b>One ER visit</b>	\$1,100 x 1	\$1,100	\$300 (\$300 co-pay x 1) PLUS \$220 (\$1,100 x 20% co-insurance)
<b>Four specialist doctor visits</b>	\$225 x 4	\$900	\$200 (\$50 co-pay x 4)
<b>One round of lab work, outside facility</b>	\$250 x 1	\$250	\$250
<b>Two preferred brand, retail prescriptions</b>	\$65 x 2	\$130	\$44 (\$22 min x 2)
<b>Two preferred brand, mail order prescriptions</b>	\$195 x 2	\$390	\$112 (\$56 min x2)
<b>One MRI</b>	\$1,000 x 1	\$590 toward deductible PLUS \$123 (\$410 x 30% co-insurance) <b>Deductible Met</b>	\$1,000
<b>Six physical therapy visits</b>	\$130 x 6	\$234 (\$780 x 30% co-insurance)	\$250 toward deductible PLUS \$106 (\$530 x 20% co-insurance) <b>Deductible Met</b>
<b>Total expenses</b>	<b>\$5,510</b>	<b>\$4,357</b>	<b>\$2,642</b>
<b>Carlos' Paycheck and Out-of-Pocket Costs:</b>			
<b>Annual paycheck costs</b>		\$702	\$2,392
<b>Deductible amount paid by Carlos</b>		\$4,000	\$1,500
<b>Other costs paid by Carlos**</b>		\$357	\$1,142
<b>Carlos' Total Costs</b>		<b>\$5,059</b>	<b>\$5,034</b>

To calculate Carlos' 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, the Classic Plan just barely beats 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.