

Example 3 – Single Employee, High Medical and Rx Expenses

This example shows how much a single employee with high 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 Sara

Sara is single. She uses in-network doctors and pharmacies. But she's had a tough year.

Let's pretend that she will need to:

- Get her annual physical;
- Go to the doctor several times;
- Visit a specialist several times who sends her to an outside facility for a few rounds of lab work;
- Go to the ER twice;
- Go to the hospital for surgery;
- Visit a physical therapist during her recovery; and,
- Fill several generic and preferred brand prescriptions.

Sara'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 Sara's out-of-pocket costs and assume she 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%)
Six primary care doctor visits	\$150 x 6	\$900	\$180 (\$30 co-pay x 6)
One, generic retail prescription, filled twice	\$15 x 2	Filled through Preventive Therapy Drug List	\$20 (\$10 co-pay x 2)
One, Preventive Therapy Drug List retail prescription filled twice	\$15 x 2	\$20 x (\$10 co-pay x 2)	Preventive Therapy Drug List Does Not Apply to Classic Plan
Two preferred brand, retail prescriptions, filled twice	\$65 x 2	\$130	\$44 (\$22 min x 2)
One, generic mail order prescription, filled twice	\$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	\$45 x 2	\$50 (\$25 co-pay x 2)	Preventive Therapy Drug List Does Not Apply to Classic Plan
One preferred brand, mail order prescription, filled twice	\$195 x 2	\$390	\$112 (\$56 min x 2)
Six specialist doctor visits	\$225 x 6	\$1,350	\$300 (\$50 co-pay x 6)
Three rounds of lab work, outside facility	\$250 x 3	\$750	\$750
Three preferred brand, retail prescriptions	\$65 x 3	\$195	\$66 (\$22 min x 3)
Two ER visits	\$1,100 x 2	\$215 toward deductible PLUS \$596 (\$1,985 x 30% co-insurance) Deductible Met	\$600 co-pay PLUS \$440 (\$2,200 x 20% co-insurance)

One surgery and hospital stay	\$40,000 x 1	\$1,404 Out-of-Pocket Maximum Met	\$500 co-pay PLUS \$750 toward deductible PLUS \$188 toward out-of-pocket max Deductible and Individual Out-of-Pocket Maximum Met
Eight physical therapy visits	\$130 x 8	\$0	\$0
One preferred brand, mail order prescription, filled three times	\$195 x 3	\$0	\$0
Total expenses	\$47,960	\$6,000	\$4,000
Sara's Paycheck and Out-of-Pocket Costs:			
Annual paycheck costs		\$702	\$2,392
Deductible amount paid by Sara		\$4,000	\$1,500
Other costs paid by Sara**		\$2,000	\$2,500
Sara's Total Costs		\$6,702	\$6,392

To calculate Sara'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 Classic Plan just barely wins over 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.*