

Example 5 – Married Employee, Moderate Medical and Rx Expenses

This example shows how much a married 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 Jason

Jason is married. They use in-network doctors and pharmacies. Midyear his wife is diagnosed with a health condition.

Let's pretend that they will need to:

- Get their annual physicals;
- Go to the doctor several times;
- Visit an outside facility for lab work;
- Go to the hospital for a condition; and,
- Fill several generic prescriptions.

Both annual physicals were routine preventive care, so G6 covered 100% of the cost (shown as \$0 on the chart below). All other amounts show Jason's out-of-pocket costs and assume he 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:			
Two annual physicals	\$300 x 2	\$0 (G6 pays 100%)	\$0 (G6 pays 100%)
Two, generic mail order prescriptions filled four times One for Jason One for his wife	\$45 x 2 x 4	Filled through Preventive Therapy Drug List	\$200 (\$25 co-pay x 2 x 4)
Two Preventive Therapy Drug List mail order prescriptions filled four times One for Jason One for his wife	\$45 x 2 x 4	\$200 x (\$25 co-pay x 2 x 4)	Preventive Therapy Drug List Does Not Apply to Classic Plan
One primary care doctor visit for Jason's wife	\$150 x 1	\$150	\$30 (\$30 co-pay x 1)
Lab work for Jason's wife	\$250 x 1	\$250	\$250
One generic retail prescription for Jason's wife	\$15 x 1	Filled through Preventive Therapy Drug List	\$10 (\$10 co-pay x 1)
One Preventive Therapy Drug List retail prescription for Jason's wife	\$15 x 1	\$10 x (\$10 co-pay x 1)	Preventive Therapy Drug List Does Not Apply to Classic Plan
Two preferred brand retail drugs for Jason's wife	\$65 x 2	\$130	\$44 (\$22 min x 2)
One hospital stay for Jason's wife	\$7,500 x 1	\$3,360 toward deductible PLUS \$1,242 (\$4,140 x 30% co-insurance) Individual Deductible Met (Jason's Wife)	\$300 co-pay PLUS \$1,250 toward deductible PLUS \$1,250 (\$6,250 x 20% co-insurance) Individual Deductible Met (Jason's Wife)

Two, generic mail order prescriptions filled twice for Jason's wife	\$45 x 2 x 2	Filled through Preventive Therapy Drug List	\$100 (\$25 co-pay x 2 x 2)
Two Preventive Therapy Drug List mail order prescriptions, filled twice, for Jason's wife	\$45 x 2 x 2	\$100 x (\$25 co-pay x 2 x 2)	Preventive Therapy Drug List Does Not Apply to Classic Plan
Total expenses	\$9,185	\$5,442	\$3,434
Jason's Paycheck and Out-of-Pocket Costs:			
Annual paycheck costs		\$3,302	\$7,514
Deductible amount paid by Jason		\$4,100	\$1,500
Other costs paid by Jason**		\$1,342	\$1,934
Jason's Total Costs		\$8,744	\$10,948

To calculate Jason'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, the Value Plan is the winner for Jason.

** 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.*