

Example 6 – Married Employee, High Medical and Rx Expenses

This example shows how much a married 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 Kelly

Kelly is married. They use in-network doctors and pharmacies. Kelly has a heart condition and her husband is injured.

Let's pretend that they will need to:

- Get their annual physicals;
- Go to the doctor once during the year;
- Go into the hospital for treatment of a condition and an injury;
- See a specialist several times; and,
- Fill several generic and preferred brand 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 Kelly'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:			
Two annual physicals	\$300 x 2	\$0 (G6 pays 100%)	\$0 (G6 pays 100%)
One primary care doctor visit for Kelly's husband	\$150 x 1	\$150	\$30 (\$30 co-pay x 1)
Allergy testing for Kelly's husband	\$525 x 1	\$525	\$525
Allergy shots for Kelly's husband	\$50 x 10	\$500	\$500
One preferred drug, filled twice at a retail pharmacy, for Kelly	\$65 x 2	\$130	\$44 (\$22 min x 2)
One preferred drug, once through mail order, for Kelly	\$195 x 1	\$195	\$56 (\$56 min x 1)
ER visit for Kelly's husband	\$1,100	\$1,100	\$300 (\$300 co-pay x 1) PLUS \$220 (\$1,100 x 20% co-insurance)
Two X-rays for Kelly's husband	\$400 x 2	\$800	\$475 toward individual deductible PLUS \$65 (\$325 x 20% co-insurance) Individual Deductible Met (Kelly's Husband)
One round of labs for Kelly's husband	\$250 x 1	\$250	\$50 (\$250 x 20% co-insurance)
One night hospital stay for Kelly's husband	\$2,500 x 1	\$675 toward individual deductible PLUS \$548 (\$1,825 x 30% co-insurance) Individual Deductible Met (Kelly's Husband)	\$500 co-pay PLUS \$500 (\$2,500 x 20% co-insurance)

One specialist visit for Kelly	\$225 x 1	\$225	\$50 (\$50 co-pay x 1)
Surgery and hospital stay for Kelly	\$40,000 x 1	\$3,450 toward individual deductible PLUS \$2,000 individual out-of-pocket maximum Individual Deductible Met (Kelly)	\$500 co-pay PLUS \$1,500 toward individual deductible PLUS \$1,850 toward individual out-of-pocket maximum Deductible and Individual Out-of-Pocket Maximum Met (Kelly)
Two preferred drugs, filled twice at a retail pharmacy, for Kelly	\$65 x 2 x 2	\$0	\$0
One preferred drug, filled once through mail order, for Kelly	\$195 x 1 x 2	\$0	\$0
Total expenses	\$47,625	\$10,548	\$7,165
Kelly's Paycheck and Out-of-Pocket Costs:			
Annual paycheck costs		\$3,302	\$7,514
Deductible amount paid by Kelly		\$8,000	\$3,000
Other costs paid by Kelly**		\$2,548	\$4,165
Kelly's Total Costs		\$13,850	\$14,679

To calculate Kelly'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 Kelly.

* 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.