



## Example 12 – Family with Major Medical Expenses

This example shows how much a person with a family with major medical expenses would pay for care with each of the medical plan options. 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 your paycheck deductions for each plan.

### Meet Simone

- Simone is married with three children and covers her family on the medical plan.
- She and her husband don't use nicotine products, they use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible. This is a rocky year due to several serious health conditions and a car accident. Let's take a look.
- Let's assume that they will need to:
  - o Get their annual physicals and immunizations for the children
  - o Go to the primary care doctor ten times and a specialist doctor 4 times
  - o Go to the ER, then stay in the hospital for two days
  - o Have an inpatient surgery and stay in the ICU for one day, then in the hospital for two more days
  - o Visit the physical therapist twelve times
  - o Fill fifteen 30-day prescriptions at the pharmacy and four preferred brand prescriptions

The amounts shown are estimates for Simone's care under the plans. The numbers are for illustrative purposes only. Please note that everyone's annual physicals and the children's immunizations were routine preventive care, so the plan covered them at 100% (shown as \$0 on the chart). All other amounts show Simone's out-of-pocket costs and assume they used in-network providers and Preferred Medical and Wellness Providers when possible in the Whole Health plan.

	Cost of Care	Surest	National Select (PWA)	National Choice (PWA or HSA)	Whole Health Plan (HSA - Preferred Tier)	Whole Health Plan (PWA - Preferred Tier)
Annual Deductible (Individual)		\$0	\$1,600	\$3,400	N/A	N/A
Annual Deductible (Family)		\$0	\$3,200	\$5,000	\$3,400	\$3,400
Out-of-Pocket Maximum (Individual)		\$6,000	\$3,325	\$6,650	\$3,325	\$3,325
Out-of-Pocket Maximum (Family)		\$12,000	\$6,650	\$13,300	\$6,650	\$6,650
<b>Annual Medical Expenses:</b>						
Five annual physicals	\$80 x 5	\$0 (covered 100%)				
Ten primary care doctor visits (Two for each family member)	\$100 x 10	\$350 (\$35 copay x 10)	\$300 (\$30 copay x 10)	\$1,000	\$1,000	\$0
Fifteen generic 30-day prescriptions (Three for each family member)	\$20 x 15	\$150 (\$10 copay x 15)	\$300	\$300	\$300	\$30 (10% coinsurance)
Four specialist doctor visits (Two for each son)	\$140 x 4	\$280 (\$70 copay x 4)	\$240 (\$60 copay x 4)	\$560	\$560	\$560
Four preferred brand 90-day prescriptions (Two for each son)	\$340 x 4	\$900 (\$225 copay x 4)	\$1,360	\$1,360	\$1,360	\$1,360
One ER visit (Simone's daughter)	\$2,000	\$850	\$1,655 Individual Deductible (\$1,540 toward family deductible, 25% coinsurance on remaining \$460. ER \$200 copay waived because she is admitted.)	\$1,835 Family Deductible Met (\$1,780 toward family deductible, 25% coinsurance on remaining \$220)	\$635 Family Deductible Met (\$180 toward family deductible, 25% coinsurance on remaining \$1,820)	\$1,610 Family Deductible Met (\$1,480 toward family deductible, 25% coinsurance on remaining \$520)
Two-day hospital stay (Simone's daughter)	\$3,000 x 2	\$1,900	\$1,500 (25% coinsurance)	\$1,500 (25% coinsurance)	\$1,500 (25% coinsurance)	\$1,500 (25% coinsurance)
One inpatient surgery with one day in the ICU and three more days in the hospital (Simone's husband)	\$25,000 + \$6,000 + \$3,000 x 3	\$3,500	\$1,295 Family Out-of-Pocket Max Met	\$6,390 Individual Out-of-Pocket Max Met	\$1,295 Family Out-of-Pocket Max Met	\$1,590 Family Out-of-Pocket Max Met
Twelve physical therapy visits (Simone's husband)	\$80 x 12	\$360 (\$30 copay x 12)	N/A	N/A	N/A	N/A
<b>Total expenses</b>	<b>\$52,580</b>	<b>\$8,290</b>	<b>\$6,650</b>	<b>\$12,945</b>	<b>\$6,650</b>	<b>\$6,650</b>
<b>Simone's Paycheck and Out-of-Pocket Costs:</b>						
Annual paycheck deductions		\$5,538	\$6,110	\$3,432	\$3,432	\$3,432
Deductible amount paid by Simone		\$0	\$3,200	\$5,000	\$3,400	\$3,400
Other costs paid by Simone*		\$8,290	\$3,450	\$7,945	\$3,250	\$3,250
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
<b>Simone's Total Annual Cost</b>		<b>\$13,828</b>	<b>\$11,760</b>	<b>\$14,877</b>	<b>\$8,582</b>	<b>\$8,582</b>

\*Includes copays and out-of-pocket costs after the deductible until maximum out-of-pocket is met.

To calculate Simone's total annual cost, we added her annual out-of-pocket expenses (deductible + coinsurance and/or copays + annual paycheck contributions, based on 4,000-19,999 hours of service) and subtracted the WFM-provided Health Care Funding Account contributions to her Health Savings Account (HSA) or Personal Wellness Account (PWA).

### Whole Health Plan Markets

The Whole Health Plan is the winner.

In both plans, the Whole Foods Market PWA/HSA contribution helps Simone cover some of the costs that she pays for care. In addition to the savings she will realize with the Whole Health plan, if she pairs it with the HSA, she could also benefit from making pre-tax contributions to her HSA to use now and in the future.