



Example 7 – Team Member + Child(ren) with Few Medical Expenses

This example shows how much a person with a child(ren) with fewer 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 Nicole

- Nicole has three children. They are in good health, and she doesn't use nicotine products.
- They get their annual physicals, use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible, and have a pretty smooth year.
- Let's assume that they will need to:
 - o Get their annual physicals plus immunizations for the children
 - o They go to the primary care doctor eight times during the year
 - o They have one specialist visit
 - o Fill some generic 30-day and 90-day prescriptions

The amounts shown are estimates for Nicole'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 Nicole'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
Annual Medical Expenses:						
Four annual physicals	\$80 x 4	\$0 (covered 100%)				
Eight primary care doctor visits (Two for each person)	\$100 x 8	\$280 (\$35 copay x 8)	\$240 (\$30 copay x 8)	\$800	\$800	\$0
Eight generic 30-day prescriptions (Two for each person)	\$20 x 8	\$80 (\$10 copay x 8)	\$160	\$160	\$160	\$16 (10% coinsurance)
One brand name 90-day prescription filled four times (Nicole)	\$340 x 4	\$1,600 (\$400 copay x 4)	\$1,360	\$1,360	\$1,360	\$1,360
One specialist visit (Nicole's son)	\$140 x 1	\$70	\$140	\$140	\$140	\$140
One generic retail 30-day prescription and two generic 90-day refills (Nicole's son)	\$20 x 1 + \$85 x 2	\$10 (\$10 copay) + \$50 (\$25 copay x 2)	\$190	\$190	\$190	\$190
Total expenses	\$2,970	\$2,090	\$2,090	\$2,650	\$2,650	\$1,706
Nicole's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		\$3,666	\$3,562	\$1,976	\$1,976	\$1,976
Deductible amount paid by Nicole		\$0	\$1,850	\$2,650	\$2,650	\$1,690
Other costs paid by Nicole*		\$2,090	\$240	\$0	\$0	\$16
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
Nicole's Total Annual Cost		\$5,756	\$4,652	\$3,126	\$3,126	\$2,182

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

To calculate Nicole'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	<p>The Whole Health Plan with the PWA is the winner.</p> <p>By partnering the PWA with the Whole Health plan, Nicole takes advantage of using Preferred Medical Wellness Primary Care Providers for the primary care doctor visits and prescriptions, which saves her quite a bit of money.</p>
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