



Example 10 – Family with Few Medical Expenses

This example shows how much a family 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 Sanjay

- Sanjay and his wife have two kids, so he covers the family on the medical plan. The family is generally in good health, and he and his wife don't use nicotine products.
- They get their annual physicals, use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible, and except for a few expensive medications, they have a pretty smooth year.
- Let's assume that they will need to:
 - o Get their annual physicals plus immunizations for the kids
 - o Go to the primary care doctor nine times for illnesses and colds
 - o Go to the specialist once
 - o One round of lab testing
 - o Fill quite a few prescriptions at the pharmacy and several through mail order

The amounts shown are estimates for Sanjay'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 Sanjay'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 visits for each person)	\$100 x 8	\$280 (\$35 copay x 8)	\$240 (\$30 copay x 8)	\$800	\$800	\$0
Twelve generic 30-day prescriptions (Three for each)	\$20 x ##	\$120 (\$10 copay x 12)	\$240	\$240	\$240	\$24 (10% coinsurance)
One specialist visit (Sanjay)	\$140	\$75	\$60 (\$60 copay x 1)	\$140	\$140	\$140
Two preferred brand 30-day prescriptions (Sanjay)	\$275 x 2	\$180 (\$90 copay x 2)	\$550	\$550	\$550	\$550
One primary care doctor visit (Sanjay's wife)	\$100	\$35	\$30 (\$30 copay x 1)	\$100	\$100	\$0
One round of lab testing (Sanjay's wife)	\$100	\$0	\$100	\$100	\$100	\$25 (25% coinsurance)
Three generic 30-day prescriptions (Sanjay's wife)	\$20 x 3	\$30 (\$10 copay x 3)	\$60	\$60	\$60	\$6 (10% coinsurance)
Total expenses	\$2,310	\$720	\$1,280	\$1,990	\$1,990	\$745
Sanjay's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		\$5,538	\$6,110	\$3,432	\$3,432	\$3,432
Deductible amount paid by Sanjay		\$0	\$950	\$1,990	\$1,990	\$690
Other costs paid by Sanjay*		\$720	\$330	\$0	\$0	\$55
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
Sanjay's Total Annual Cost		\$6,258	\$6,390	\$3,922	\$3,922	\$3,432

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

To calculate Sanjay's total annual cost, we added his 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 his Health Savings Account (HSA) or Personal Wellness Account (PWA).

Whole Health Plan Markets

The Whole Health Plan with the PWA is the winner.

By partnering the PWA with the Whole Health plan, Sanjay takes advantage of using Preferred Medical Wellness Primary Care Providers for the primary care doctor visits and prescriptions, which saves him quite a bit of money. He will even have over \$700 available in his PWA to use for eligible medical expenses the following year provided he elects the PWA again.