Example 8 – Team Member + Child(ren) with Moderate Medical Expenses

This example shows you much a person with child(ren) with more 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 Nathan
- Nathan has three children that he covers on the medical plan. They are all in good health, and he doesn't use nicotine products.
- They all get their annual physicals and use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible, but they have a bumpy year filled with injuries and
- Let's assume that they will need to:
  - o Get their annual physicals plus immunizations for the kids
  - o Visit a specialist doctor twice
  - o Visit the primary care doctor seven times
  - o Go to the urgent care three times and get an X-ray each time
  - o Have an outpatient surgery and six physical therapy visits due to one of the injuries
  - o Fill quite a few generic prescriptions at the pharmacy, some 30-day and some 90-day supplies that are refilled through mail order.

The amounts shown are estimates for Nathan'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 Nathan'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%)				
Two specialist doctor visits (Nathan)	*$140 x 2*	$140 ($70 copay x 2)	$120 ($60 copay x 2)	$280	$280	$280
Two generic 30-day prescriptions and two generic 90-day prescriptions (Nathan)	$20 x 2 + $85 x 2	$20 ($10 copay x 2) + $50 ($25 copay x 2)	$210	$210	$210	$210
One primary care doctor visit (Nathan's daughter)	*$100*	$35	$30	$100	$100	$0
One generic 90-day prescription (Nathan's daughter)	*$85*	$25	$85	$85	$85	$9 (10% coinsurance)
Six primary care doctor visits (Two for each child)	*$100 x 6*	$210 ($35 copay x 6)	$180 ($30 copay x 6)	$600	$600	$0
Fifteen generic retail prescriptions (Five for each child)	*$20 x 15*	$150 ($10 copay x 15)	$300	$300	$300	$30 (10% coinsurance)
Three urgent care visits (One for each child)	*$90 x 3*	$270 ($90 copay x 3)	$180 ($60 copay x 3)	$270	$270	$68 (25% coinsurance)
Three X-rays (One for each child)	*$150 x 3*	$0	$450	$450	$450	$113 (25% coinsurance)
Outpatient surgery (Nathan's son)	*$5,000*	$600	$2,263 **Individual Deductible Met** *($1,350 to satisfy individual deductible, 25% coinsurance on remaining $3,650)*	$3,395 **Individual Deductible Met** *($2,860 to satisfy individual deductible, 25% coinsurance on remaining $2,140)*	$2,079 **Family Deductible Met** *($1,105 to satisfy family deductible, 25% coinsurance on remaining $3,895)*	$3,255 **Family Deductible Met + Individual Max OOP Met** *($2,910 to satisfy family deductible, 25% coinsurance on remaining balance up to individual OOP max)*
Three generic 30-day prescriptions + two refills for one of them (Nathan's son)	*$20 x 5*	$50 ($10 copay x 5)	$10 (10% coinsurance)	$10 (10% coinsurance)	$10 (10% coinsurance)	$10 (10% coinsurance)
Six physical therapy visits (Nathan's son)	*$80 x 6*	$240 ($30 copay x 6)	$360 ($60 copay x 6)	$120 (25% coinsurance)	$120 (25% coinsurance)	$120 (25% coinsurance)
Total expenses	***$8,010***	**$1,790**	**$4,188**	**$5,820**	**$4,504**	**$4,094**

	Cost of Care	Surest	National Select (PWA)	National Choice (PWA or HSA)	Whole Health Plan (HSA - Preferred Tier)	Whole Health Plan (PWA - Preferred Tier)
Nathan's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		$3,666	$3,562	$1,976	$1,976	$1,976
Deductible amount paid by Nathan		$0	$2,395	$4,955	$3,400	$3,400
Other costs paid by Nathan*		$1,790	$1,793	$865	$1,104	$694
WFM-provided PWA/HSA contributions		N/A	($1,000)	($1,500)	($1,500)	($1,500)
Nathan's Total Annual Cost		**$5,456**	**$6,750**	**$6,296**	**$4,980**	**$4,570**

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

To calculate Nathan'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 Healh Plan Markets	**The Whole Health plan with the PWA is the winner.** By partnering the PWA with the Whole Health Plan, Nathan takes advantage of using Preferred Medical Wellness Primary Care Providers for the primary care doctor visits, which saves him quite a bit of money.

Other Markets	**The Surest Plan is the winner.** With the Surest Plan, Nathan has the ability to search for providers based on quality, efficiency and cost.