



Example 11 – Family with More Medical Expenses

This example shows how much a family 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 what you pay in paycheck deductions for each plan.

- Patel is married with two children and covers her family on the medical plan. The family is in good health, and she and her husband don't use nicotine products.
- They all get their annual physicals and use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible.
- Patel has an ongoing health condition that requires medication, and the rest of the family get sick and have a few injuries.
- Let's assume that they will need to:
 - o Get their annual physicals and immunizations for the children
 - o Visit the primary care doctor eight times
 - o Visit a specialist doctor twice
 - o Visit the urgent care three times for sports injuries and have an X-ray each time
 - o Have an outpatient surgery for Patel's daughter and six physical therapy visits for Patel
 - o Fill quite a few generic prescriptions and preferred brand prescriptions at the pharmacy
 - o Fill several generic and brand formulary prescriptions through mail order

The amounts shown are estimates for Patel'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 Patel'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 generic preventive 30-day prescriptions (One each for Patel's husband and son)	\$20 x 2	\$0	\$0	\$0	\$0	\$0
Six generic preventive 90-day prescriptions (Three each for Patel's husband and son)	\$85 x 6	\$0	\$0	\$0	\$0	\$0
Two specialist doctor visits (Patel)	#### x 2	\$140 (\$70 copay x 2)	\$120 (\$60 copay x 2)	\$280	\$280	\$280
From the specialist: Two generic 30-day prescriptions and one brand name 30-day prescriptions (Patel)	\$20 x 2 + \$275	\$20 (\$10 copay x 2) + \$90	\$315	\$315	\$315	\$315
Eight primary care doctor visits (Two for each family member)	#### x 8	\$280 (\$35 copay x 8)	\$240 (\$30 copay x 8)	\$800	\$800	\$0
Twelve generic 30-day prescriptions (Three for each family member)	\$20 x ##	\$120 (\$10 copay x 12)	\$240	\$240	\$240	\$24 (10% coinsurance)
Three urgent care visits (Patel)	\$90 x 3	\$270 (\$90 copay x 3)	\$180 (\$60 copay x 3)	\$270	\$270	\$180 (\$60 copay x 3)
Three X-rays at imaging facilities (Patel)	#### x 3	\$0	\$450	\$450	\$450	\$113 (25% coinsurance)
Outpatient surgery (Patel's daughter)	\$5,000	\$600	\$2,405 Individual Deductible Met (\$1,540 to satisfy the individual deductible, 25% coinsurance on remaining \$3,460)	\$3,234 Family Deductible Met (\$2,645 to satisfy the individual deductible, 25% coinsurance on remaining \$2,355)	\$2,034 Family Deductible Met (\$1,045 to satisfy the family deductible, 25% coinsurance on remaining \$3,955)	\$3,354 Family Deductible Met (\$2,805 to satisfy the individual deductible, 25% coinsurance on remaining \$2,195)
One generic 30-day prescription (Patel's daughter)	\$20	\$10	\$2 (10% coinsurance)	\$2 (10% coinsurance)	\$2 (10% coinsurance)	\$2 (10% coinsurance)
Six physical therapy visits (Patel)	\$80 x 6	\$180 (\$30 copay x 6)	\$480	\$120 (25% coinsurance)	\$120 (25% coinsurance)	\$120 (25% coinsurance)
Total expenses	\$8,725	\$1,710	\$4,432	\$5,711	\$4,511	\$4,387
Patel's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		\$5,538	\$6,110	\$3,432	\$3,432	\$3,432
Deductible amount paid by Patel		\$0	\$3,025	\$5,000	\$3,400	\$3,400
Other costs paid by Patel*		\$1,710	\$1,407	\$711	\$1,111	\$987
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
Patel's Total Annual Cost		\$7,248	\$9,542	\$7,643	\$6,443	\$6,319

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

To calculate Patel'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, Patel takes advantage of using Preferred Medical Wellness Primary Care Providers for the primary care doctor visits, which saves her quite a bit of money. If she chooses the HSA, Patel could also benefit from making pre-tax contributions to her HSA to use now and in the future.</p>
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