



Example 9 – Employee with Child(ren) with Major Medical Expenses

This example shows how much a person with child(ren) with major medical expenses will 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 Rosa

- Rosa covers herself and her two children on the medical plan. They are typically in good health, and she 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. Rosa and her daughter have some illnesses that cause a pretty tough year.
- Let's assume that they will need to:
 - o Get their annual physicals plus immunizations for the children
 - o Visit the primary care doctor four times
 - o Visit a specialist doctor twelve times
 - o Go to the ER once
 - o Have one inpatient surgery with a two-day stay in the hospital
 - o Visit the physical therapist twelve times during recovery
 - o Fill some generic 30-day prescriptions and some preferred brand 30-day prescriptions
 - o Physical therapy for her son's injury

The amounts shown are estimates for Rosa'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 Rosa'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
Three annual physicals	\$80 x 3	\$0 (covered 100%)				
Four primary care doctor visits (Two for each kid)	\$100 x 4	\$140 (\$35 copay x 4)	\$120 (\$30 copay x 4)	\$400	\$400	\$0
Eight generic retail prescriptions (Four for each kid)	\$20 x 8	\$80 (\$10 copay x 8)	\$160	\$160	\$160	\$16 (10% coinsurance)
Twelve specialist doctor visits (Rosa)	\$140 x 12	\$840 (\$70 copay x 12)	\$720 (\$60 copay x 12)	\$1,680	\$1,680	\$1,680
Prescribed by the specialist: One generic 90-day prescription plus three refills (Rosa)	\$85 x 4	\$100 (\$25 copay x 4)	\$340	\$340	\$340	\$340
One preferred brand 90-day prescription plus three refills (Rosa)	\$340 x 4	\$900 (\$225 copay x 4)	\$1,285 Individual Deductible Met (\$1,260 to satisfy individual deductible, 25% coinsurance on remaining \$100)	\$1,360	\$955 Family Deductible Met (\$820 to satisfy family deductible, 25% coinsurance on remaining \$540)	\$1,360
One ER visit (Rosa's daughter)	\$2,000	\$850	\$1,730 Family Deductible Met (\$1,440 to satisfy family deductible, \$200 copay, 25% coinsurance on remaining \$360)	\$1,295 Family Deductible Met (\$1,060 to satisfy family deductible, 25% coinsurance on remaining \$940)	\$500 (25% coinsurance)	\$515 Family Deductible Met (\$20 to satisfy family deductible, 25% coinsurance on remaining \$1,980)
One inpatient surgery with two-day hospital stay (Rosa's daughter)	\$15,000 + \$3,000 x 2	\$1,900	\$1,455 Individual Out-of-Pocket Max Met	\$5,075 Individual Out-of-Pocket Max Met	\$2,615 Family Out-of-Pocket Max Met	\$2,739 Family Out-of-Pocket Max Met
Twelve physical therapy visits (Rosa's son)	\$80 x 12	\$360 (\$30 copay x 12)	\$720 (\$60 copay x 12)	\$240 (25% coinsurance)	N/A	N/A
Total expenses	\$28,140	\$5,170	\$6,530	\$10,550	\$6,650	\$6,650
Rosa's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		\$3,666	\$3,562	\$1,976	\$1,976	\$1,976
Deductible amount paid by Rosa		\$0	\$3,200	\$5,000	\$3,400	\$3,400
Other costs paid by Rosa*		\$5,170	\$3,330	\$5,550	\$3,250	\$3,250
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
Rosa's Total Annual Cost		\$8,836	\$9,092	\$11,026	\$7,126	\$7,126

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

To calculate Rosa'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 is the winner!</p> <p>Rosa uses her Whole Foods Market contribution to her HSA/PWA dollars to offset some of her costs of care. If she elects to use the HSA, she could benefit from making pre-tax contributions to her HSA to use now and in the future.</p>
Other Markets	<p>The Surest Plan is the winner.</p> <p>With the Surest Plan, Rosa has the ability to search for providers based on quality, efficiency and cost.</p>