



## Example 1 – Team Member Only with Average Medical Expenses

This example shows how much a single person with fewer medical expenses would pay for care with each of the medical plan options. When deciding which medical 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 your paycheck contributions for each plan.

### Meet Alex

- Alex is single, in good health, and doesn't use nicotine products.
- He gets his annual physical and uses in-network doctors and Preferred Medical and Wellness Providers when possible. He has a pretty smooth year.
- Let's assume that he will need to:
  - o Get his annual physical
  - o Go to the primary care doctor once during the year
  - o Visit an urgent care clinic and get an X-ray for a sports injury
  - o Visit a specialist twice during recovery from his injury
  - o Fill a few 30-day prescriptions

The amounts shown are estimates for Alex's care under the plans. The numbers are for illustrative purposes only. Please note that Alex's annual physical was routine preventive care, so the plan covered his physical at 100% (shown as \$0 on the chart). All other amounts show Alex's out-of-pocket costs and assume he 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	\$1,700	\$1,700
Out-of-Pocket Maximum (Individual)		\$6,000	\$3,325	\$6,650	\$3,325	\$3,325
<b>Annual Medical Expenses:</b>						
One annual physical	\$80	\$0 (covered 100%)				
One primary care doctor visit	\$100	\$35 (\$35 copay x 1)	\$30 (\$30 copay x 1)	\$100	\$100	\$0
Two generic 30-day prescriptions	\$20 x 2	\$20 (\$10 copay x 2)	\$40	\$40	\$40	\$4 (10% coinsurance)
One urgent care visit	\$90	\$90	\$60 (\$60 copay x 1)	\$90	\$90	\$23 (25% coinsurance)
One X-ray	\$150	\$0	\$150	\$150	\$150	\$38 (25% coinsurance)
Two specialist doctor visits	\$140 x 2	\$140 (\$70 copay x 2)	\$120 (\$60 copay x 2)	\$280	\$280	\$280
<b>Total expenses</b>	<b>\$740</b>	<b>\$285</b>	<b>\$400</b>	<b>\$660</b>	<b>\$660</b>	<b>\$344</b>
<b>Alex's Paycheck and Out-of-Pocket Costs:</b>						
Annual paycheck deductions		\$1,170	\$1,378	\$650	\$650	\$650
Deductible amount paid by Alex		\$0	\$190	\$660	\$660	\$280
Other costs paid by Alex*		\$285	\$210	\$0	\$0	\$64
WFM-provided PWA/HSA contributions		N/A	(\$500)	(\$1,000)	(\$1,000)	(\$1,000)
<b>Alex's Total Annual Cost</b>		<b>\$1,455</b>	<b>\$1,378</b>	<b>\$650</b>	<b>\$650</b>	<b>\$650</b>

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

To calculate Alex'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).

Unused HSA/PWA dollars at end of year	N/A	(\$100)	(\$340)	(\$340)	(\$656)
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<b>Whole Health Plan Markets</b>	<p><b>The National Choice and Whole Health Plans are equally matched for Alex.</b></p> <p>One thing for Alex to consider is his choice of Health Funding Account. In both plans, the Whole Foods Market PWA/HSA contribution covers the costs that Alex pays for care, and the unused HSA/PWA dollars will remain in the accounts to use the following year, provided he elects the same account. If Alex elects to pair either medical plan with the HSA, he could also benefit from making pre-tax contributions to his HSA to use now and in the future.</p>
<b>Other Markets</b>	<p><b>The National Choice Plan is the winner.</b></p> <p>With the National Choice plan, Alex could also benefit from making pre-tax contributions to his HSA to use now and in the future. In both plans, the Whole Foods Market PWA/HSA contribution covers the costs that Alex pays for care. The unused dollars in his HSA/PWA will remain in the accounts to use the following year, provided he elects the same account.</p>