Example 2 – Team Member with Moderate Medical Expenses

This example shows how much a single person with more 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 your paycheck contributions for each plan.

Meet Anna
- Anna is married, but her husband has medical coverage with his employer, so she will elect Employee Only coverage.
- She is typically in good health, gets her annual physical, uses in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible, and doesn't use nicotine products. However, she has a bumpy year.
- Let's assume that she will need to:
  - Get her annual physical
  - Go to the primary care doctor four times
  - Visit a specialist twice
  - Get one round of lab work
  - Go to the ER once because of her health condition
  - Visit the hospital for out-patient surgery
  - Visit a physical therapist three times
  - Fill three generic 30-day prescriptions and two more generic 90-day prescriptions

The amounts shown are estimates for Anna's care under the plans. The numbers are for illustrative purposes only. Please note that Anna's annual physical was routine preventive care, so the plan covered her physical at 100% (shown as $0 on the chart). All other amounts show Anna's out-of-pocket costs and assume she 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
Annual Medical Expenses:						
One annual physical	*$80*	$0 (covered 100%)				
Four primary care doctor visits	*$100 x 4*	$140 ($35 copay x 4)	$120 ($30 copay x 4)	$400	$400	$0
Three generic 30-day prescriptions	*$20 x 3*	$30 ($10 copay x 3)	$60	$60	$60	$6 (10% coinsurance)
One visit to the ER	*$2,000*	$850	$1,805 **Deductible Met** *($1,540 toward* **deductible**, $200 copay, *25% coinsurance on remaining $260)*	$2,000	$1,430 **Deductible Met** *($1,240 toward* ***deductible****, 25% coinsurance on remaining $760)*	$1,775 **Deductible Met** *($1,700 toward deductible 25% coinsurance on remaining $300)*
Two specialist care doctor visits	*$140 x 2*	$140 ($70 copay x 2)	$120 ($60 copay x 2)	$280	$70 (25% coinsurance)	$70 (25% coinsurance)
One round of lab work	*$100*	$0	$25 (25% coinsurance)	$100	$25 (25% coinsurance)	$25 (25% coinsurance)
Two generic 90-day prescriptions	*$85 x 2*	$50 ($25 copay x 2)	$17 (10% coinsurance)	$170	$17 (10% coinsurance)	$17 (10% coinsurance)
Outpatient surgery	*$5,000*	$600	$1,178 **Out-of-Pocket Max Met**	$1,543 **Deductible Met** *($390 toward* ***deductible,*** *25% coinsurance on remaining $4,610)*	$1,250 (25% coinsurance)	$1,250 (25% coinsurance)
Total expenses	***$8,330***	**$1,810**	**$3,325**	**$4,553**	**$3,252**	**$3,143**
Anna's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		$1,170	$1,378	$650	$650	$650
Deductible amount paid by Anna		$0	$1,600	$3,400	$1,700	$1,700
Other costs paid by Anna*		$1,810	$1,725	$1,153	$1,552	$1,443
WFM-provided PWA/HSA contributions		N/A	($500)	($1,000)	($1,000)	($1,000)
Anna's Total Annual Cost		**$2,980**	**$4,203**	**$4,203**	**$2,902**	**$2,793**

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

To calculate Anna's annual total 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	**The Whole Health Plan is the winner.** If Anna wants the tax advantages of an HSA, she might consider the Whole Health Plan paired with the HSA. If she wants to the ability to search for providers based on quality, efficiency and cost, she might consider the Surest plan. Both options are a close second to the Whole Health Plan.
Other Markets	**The Surest Plan is the winner.** With the Surest Plan, she has the ability to search for providers based on quality, efficiency and cost.