



Example 6 – Married Employee with Major Medical Expenses

This example shows how much a married person with major 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 Gabrielle

- Gabrielle is married. She and her husband don't use nicotine products, and they get their annual physicals. They use in-network doctors, pharmacies, and Preferred Medical and Wellness Providers when possible for their care.
- Gabrielle's knee has been bothering her for years. Her pain becomes unbearable, so her doctor suggests a knee replacement.
- Her husband is in a car accident and eventually needs surgery.
- Let's assume that they will need to:
 - o Get their annual physicals
 - o Go to the primary care doctor four times during the year
 - o Go to the specialist four times before surgery and two more times after surgery
 - o Visit a physical therapist eight times before surgery and eight more times after surgery
 - o Visit the ER and have outpatient surgery
 - o Visit the hospital for inpatient surgery for a knee replacement
 - o Fill some generic 30-day and 90-day prescriptions

The amounts shown are estimates for Gabrielle's care under the plans. The numbers are for illustrative purposes only. Please note that Gabrielle's and her husband's annual physicals were routine preventive care, so the plan covered their physicals at 100% (shown as \$0 on the chart). All other amounts show Gabrielle'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:						
Two annual physicals	\$80 x 2	\$0 (covered 100%)				
One primary care doctor visit (Gabrielle's husband)	\$100	\$35	\$30	\$100	\$100	\$0
One generic 90-day prescription - filled four times (Gabrielle's husband)	\$85 x 4	\$100 (\$25 copay x 4)	\$340	\$340	\$340	\$34 (10% coinsurance)
Three primary care doctor visits (Gabrielle)	\$100 x 3	\$105 (\$35 copay x 3)	\$90 (\$30 copay x 3)	\$300	\$300	\$0
Two generic retail prescriptions (Gabrielle)	\$20 x 2	\$20 (\$10 copay x 2)	\$40	\$40	\$40	\$4 (10% coinsurance)
One visit to the ER (Gabrielle's husband)	\$2,000	\$850	\$1,595 Individual Deductible Met (\$1,260 to meet individual deductible, \$200 copay, 25% coinsurance on remaining \$540)	\$2,000	\$2,000	\$2,000
Outpatient surgery (Gabrielle's husband)	\$4,000	\$600	\$1,000 (25% coinsurance)	\$1,720 Individual Deductible Met (\$960 to meet the individual deductible, 25% coinsurance on remaining \$3,040)	\$1,465 Family Deductible Met (\$620 to meet the family deductible, 25% coinsurance on remaining \$3,380)	\$1,291 Individual Out-of-Pocket Max Met (\$1,291 to meet the individual out-of-pocket max)
Four specialist doctor visits (Gabrielle)	\$140 x 4	\$280 (\$70 copay x 4)	\$240 (\$60 copay x 4)	\$560	\$560	\$247 Family Deductible Met (\$247 to meet the family deductible, 25% coinsurance on remaining \$1,123)
Two generic 30-day prescriptions (Gabrielle)	\$20 x 2	\$20 (\$10 copay x 2)	\$40	\$40	\$40	\$4 (10% coinsurance)
Eight physical therapy visits (Gabrielle)	\$80 x 8	\$240 (\$30 copay x 8)	\$480 (\$60 copay x 8)	\$640	\$640	\$160 (25% coinsurance)
Inpatient surgery with two-day hospital stay (Gabrielle)	\$20,000 + \$3,000 x 2	\$1,900	\$2,435 Family Deductible Met + Individual Out-of-Pocket Max Met (\$1,520 toward family deductible, 25% coinsurance to individual max out-of-pocket)	\$5,070 Family Deductible Met + Individual Out-of-Pocket Max Met (\$220 toward family deductible, 25% coinsurance to individual max out-of-pocket)	\$1,745 Family Deductible Met + Individual Out-of-Pocket Max Met (\$120 toward family deductible, 25% coinsurance to individual max out-of-pocket)	\$2,910 Family Out-of-Pocket Max Met (25% coinsurance to family max out-of-pocket)
Two specialist doctor visits (Gabrielle)	\$140 x 2	\$140	N/A	N/A	N/A	N/A
Eight physical therapy visits (Gabrielle)	\$80 x 8	\$240	N/A	N/A	N/A	N/A
Total expenses	\$35,100	\$4,530	\$6,290	\$10,810	\$6,590	\$6,650
Gabrielle's Paycheck and Out-of-Pocket Costs:						
Annual paycheck deductions		\$3,172	\$4,108	\$2,288	\$2,288	\$2,288
Deductible amount paid by Gabrielle		\$0	\$3,200	\$5,000	\$3,400	\$3,400
Other costs paid by Gabrielle*		\$4,530	\$3,090	\$5,810	\$3,190	\$3,250
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
Gabrielle's Total Annual Cost		\$7,702	\$9,398	\$11,598	\$7,378	\$7,438

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

To calculate Gabrielle'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>Gabrielle 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 also benefit from making pre-tax contributions to her HSA to use now and in the future.</p>
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