



### Example 5 – Team Member + Spouse with Moderate Medical Expenses

This example shows how much a married person 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 your paycheck deductions for each plan.

#### Meet Hannah

- Hannah is married and covers her spouse on the medical plan. 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. Midyear, Hannah's husband is diagnosed with a health condition.
- Let's assume that they will need to:
  - o Get their annual physicals
  - o Go to the primary care doctor twice during the year
  - o Get one round of lab work
  - o Visit the hospital for two days due to an illness
  - o Fill some generic and brand formulary prescriptions at the pharmacy and some generic prescriptions through home delivery

The amounts shown are estimates for Hannah's care under the plans. The numbers are for illustrative purposes only. Please note that Hannah'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 Hannah'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)	2	\$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
<b>Annual Medical Expenses:</b>						
Two annual physical	\$80 x 2	\$0 (covered 100%)				
Two generic 90-day preventive prescriptions, filled four times each	\$85 x 8	\$0 (\$0 copay x 8)	\$0	\$0	\$0	\$0
One primary care doctor visit (Hannah's husband)	\$100	\$35	\$30	\$100	\$100	\$0
One round of lab work (Hannah's husband)	\$100	\$0	\$100	\$100	\$100	\$25 (25% coinsurance)
One generic 30-day prescriptions and two preferred brand 30-day prescriptions (Hannah's husband)	\$20 + \$275 x 2	\$10 (\$10 copay) + \$180 (\$90 copay x 2)	\$570	\$570	\$570	\$2 (10% coinsurance) + \$550
Two-day hospital stay (Hannah's husband)	\$6,000	\$1,900	\$2,198 Individual Deductible Met (\$930 toward individual deductible, 25% coinsurance on remaining \$5,070)	\$3,473 Individual Deductible Met (\$2,630 toward individual deductible, 25% coinsurance on remaining \$3,370)	\$2,555 Individual Out-of-Pocket Max Met	\$2,748 Individual Out-of-Pocket Max Met
One primary care doctor visit (Hannah)	\$100	\$35	\$30 (\$30 copay x 1)	\$100	\$81 Family Deductible Met (\$75 toward family deductible, 25% coinsurance on	\$0
Two generic 30-day prescriptions (Hannah)	\$20 x 2	\$20 (\$10 copay x 2)	\$40	\$40	\$4 (10% coinsurance)	\$4 (10% coinsurance)
Two generic 90-day prescriptions, filled twice (Hannah's husband)	\$85 x 4	\$100 (\$25 copay x 4)	\$34 (10% coinsurance)	\$34 (10% coinsurance)	\$0	\$0
<b>Total expenses</b>	<b>\$7,730</b>	<b>\$2,280</b>	<b>\$3,002</b>	<b>\$4,417</b>	<b>\$3,410</b>	<b>\$3,329</b>
<b>Hannah's Paycheck &amp; Out-of-Pocket Costs:</b>						
Annual paycheck deductions		\$3,172	\$4,108	\$2,288	\$2,288	\$2,288
Deductible amount paid by Hannah		\$0	\$1,640	\$3,540	\$3,400	\$3,298
Other costs paid by Hannah*		\$2,280	\$1,362	\$877	\$10	\$31
WFM-provided PWA/HSA contributions		N/A	(\$1,000)	(\$1,500)	(\$1,500)	(\$1,500)
<b>Hannah's Total Cost</b>		<b>\$5,452</b>	<b>\$6,110</b>	<b>\$5,205</b>	<b>\$4,198</b>	<b>\$4,117</b>

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

To calculate Hannah'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

#### The Whole Health Plan comes out ahead.

One thing for Hannah to consider is her choice of Health Care Funding Account. If she elects the HSA, she could also benefit from making pre-tax contributions to her HSA to use now and in the future.