

Example 4 – Married Employee with Few Medical Expenses

This example shows you how much a married person with fewer medical expenses will 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 you pay in paycheck deductions for each plan.

Meet Maria

- Maria is married. She and her husband are in good health and don't use tobacco.
- They get their annual physicals, use in-network doctors, and have a pretty smooth year.
- Let's pretend that they will need to:
 - o Get their annual physicals;
 - 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 four times, twice during injury recover and twice for allergies; and,
 - o Fill a few prescriptions at the pharmacy and a few through mail order.

The amounts shown are estimates for Maria's care under the plans. The numbers are for illustration purposes only. Please note Maria 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 Maria's out-of-pocket costs and assume they used in-network providers.

	Cost of Care	Gold	Silver	Bronze
Annual Deductible (Individual)		\$300	N/A	\$4,500
Annual Deductible (Family)		\$600	\$3,400	\$9,000
Out-of-Pocket Maximum (Individual)		\$4,000	\$7,000	\$7,000
Out-of-Pocket Maximum (Family)		\$8,000	\$11,000	\$14,000
Annual Medical Expenses:				
Two annual physicals	\$125 x 2	\$0 (covered 100%)		
One primary care doctor visits	\$125 x 1	\$20 copay	\$125	\$125
Two generic retail prescriptions (30-day supply)	\$25 x 2	\$20 (\$10 copay x 2)	\$50	\$50
One urgent care visit	\$250 x 1	\$40 copay	\$250	\$250
One X-ray	\$300 x 1	\$300	\$300	\$300
Four specialist doctor visits	\$200 x 4	\$160 (\$40 copay x 4)	\$800	\$800
Two generic mail order prescriptions (90-day supply)	\$70 x 2	\$40 (\$20 copay x 2)	\$140	\$140
Total expenses	\$1,915	\$580	\$1,665	\$1,665
Maria's Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		\$9,560	\$4,808	\$2,592
Deductible amount paid by Maria		\$300	\$1,665	\$1,665
Other costs paid by Maria*		\$280	\$0	\$0
Annual Company-provided Contributions		N/A	(\$1,000)	(\$1,000)
Maria's Total Cost		\$10,140	\$5,473	\$3,257

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

To calculate Maria's total cost, we added her annual out-of-pocket expenses (deductible + coinsurance and/or copayments + paycheck deductions) and subtracted her Company-provided HSA contribution. **The Bronze plan wins!**

Remember, this is an example with estimated paycheck deductions and cost of care. Your actual costs will vary.