

Example 1 – Single Employee with Few Medical Expenses

This example shows you how much a single 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 Alex

- ☐ Alex is single, in good health and doesn't use tobacco.
- ☐ He gets his annual physical and uses in-network doctors. He has a pretty smooth year.
- ☐ Let's pretend 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; and,
 - o Fill a few prescriptions.

The amounts shown are estimates for Alex's care under the plans. The numbers are for illustration purposes only. Please note 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.

	Cost of Care	Gold	Silver	Bronze
Annual Deductible (Individual)		\$300	\$1,700	\$4,500
Out-of-Pocket Maximum (Individual)		\$4,000	\$7,000	\$7,000
Annual Medical Expenses:				
One annual physical	\$125	\$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
Two specialist doctor visits	\$200 x 2	\$80 (\$40 copay x 2)	\$400	\$400
Total expenses	\$1,250	\$460	\$1,125	\$1,125
Alex's Paycheck & Out-of-Pocket Costs:				
Annual paycheck deductions		\$2,196	\$578	\$0
Deductible amount paid by Alex		\$300	\$1,125	\$1,125
Other costs paid by Alex*		\$160	\$0	\$0
Annual Company-provided Contributions		N/A	(\$500)	(\$500)
Alex's Total Cost		\$2,656	\$1,203	\$625

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

To calculate Alex's total cost, we added his annual out-of-pocket expenses (deductible + coinsurance and/or copays + paycheck deductions) and subtracted his 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.