

Weighing Your Medical Plan Options

The **non-union employee profiles** below illustrate how our priorities and life choices can affect our choice of medical plan. Their examples may help you with your own decision-making.

TED — Healthy Employee

Meet Ted, who has Employee Only coverage. Ted's always on the go. Although he rarely sees the doctor, Ted doesn't take his good health for granted. He eats healthy, hits the gym on a regular basis and is good about getting routine preventive care. Below are Ted's estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE ONLY	
	PPO Plan	Consumer Plan
Employee Payroll Contribution	\$1,488	\$564
Preventive Visit	\$0	\$0
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$1,488	\$564
HSA Seed (company contribution to HSA)	N/A	\$500
Net Annual Employee Cost	\$1,488	\$564
Remaining HSA Balance to Roll Over Next Year	N/A	\$500

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.

SUSAN – Mild User

Meet Susan, who has Employee Only coverage. Susan is rarely ill, but she was concerned about a recurrent mild stomach upset. Her doctor explained that Susan’s habit of late night snacking can lead to stomach upset, gave her some dietary advice and suggested an over-the-counter medication to take as needed. Below are Susan’s estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE ONLY	
	PPO Plan	Consumer Plan
Employee Payroll Contribution	\$1,488	\$564
Preventive Visit	\$0	\$0
PCP Office Visit	\$25 (1 x \$25 copay)	\$110
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$1,513	\$674
HSA Seed (company contribution to HSA)	N/A	\$500
Net Annual Employee Cost	\$1,513	\$564 (\$674 – \$110 from the HSA seed)
Remaining HSA Balance to Roll Over Next Year	N/A	\$390 (\$500 – \$110 used towards doctors)

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.

JANE – Mild User

Meet Jane, who has Employee + Child(ren) coverage. Jane is a single mother with two children — Sarah and Charlie. Jane is generally healthy, but needs to see the doctor periodically for chronic back problems, and Sarah and Charlie each needed some generic prescriptions filled during the year. For the coming year, she plans on several office visits, in case Sarah and or Charlie are under the weather during the cold and flu season. Below are Jane’s estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE + CHILD(REN)	
	PPO Plan	Consumer Plan
Employee Payroll Contribution	\$2,820	\$1,104
Preventive Visits	\$0	\$0
5 PCP Office Visits	\$125 (5 x \$25 copay)	\$550 (5 x \$110 average doctor’s visit cost)
12 Generic Rx filled during the year	\$60 (12 x \$5 copay)	\$180 (12 x \$15 average generic fill cost)
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$3,005	\$1,834
HSA Seed (company contribution to HSA)	N/A	\$750
Net Annual Employee Cost	\$3,005	\$1,084
Remaining HSA Balance to Roll Over Next Year	N/A	\$0

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.

EVE – Medium User

Meet Eve, who has Employee + Spouse coverage. Eve has recurring sinus problems and needs to see an allergist several times a year. Her husband Eric is a weekend warrior, who loves playing softball or a pickup basketball game with his buddies. Eric’s competitive spirit sometimes get the best of him, which can end up in a trip or two to the emergency room! Below are Eve and Eric’s estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE + SPOUSE	
	PPO Plan	Consumer Plan
Employee Payroll Contribution	\$3,408	\$1,332
Preventive Visits	\$0	\$0
5 PCP Office Visits	\$125 (5 x \$25 copay)	\$550 (5 x \$110 average doctor’s visit cost)
5 Specialist Office Visits	\$250 (5 x \$50 specialist copay)	\$1,000 (5 x \$200 average specialist’s visit cost)
2 ER Visits, assuming the ER room bills \$1,000 for each visit	\$1,120	\$1,560
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$4,903	\$4,442
HSA Seed (company contribution to HSA)	N/A	\$750
Net Annual Employee Cost	\$4,903	\$3,692
Remaining HSA Balance to Roll Over Next Year	N/A	\$0

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service. The spousal surcharge does not apply as Eve’s spouse doesn’t have access to employer-provided medical coverage.

DAN – Heavy User

Meet Dan, who has Employee + Family Coverage. He and his wife Rebecca have a 6-year-old son named Joshua and a baby on the way. For the coming year, Dan and Rebecca plan on pediatrician visits, as well as a stay in the hospital for the delivery. They also plan on at least one emergency room visit, because little Josh is high energy and gets into everything. Below are Dan and Rebecca’s estimated out-of-pocket costs for both the PPO and Consumer plans. Please note that the spousal surcharge applies as Dan’s spouse also has access to medical coverage through her employer.



	EMPLOYEE + FAMILY	
	PPO Plan	Consumer Plan
Employee Payroll Contribution	\$5,196	\$2,028
Spousal Surcharge	\$1,500	\$1,500
Preventive Visit	\$0	\$0
5 PCP Office Visits	\$125 (5 x \$25 copay)	\$550 (5 x \$110 average doctor’s visit cost)
5 Specialist Visits	\$250 (5 x \$50 specialist copay)	\$1,000 (5 x \$200 average specialist’s visit cost)
1 ER Visit, assuming the ER charges \$1,000 for the visit	\$920	\$1,000
1 Hospital Visit, assuming the hospital charges \$10,000 for the visit	\$2,160	\$2,360
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$10,151	\$8,438
HSA Seed (company contribution to HSA)	N/A	\$1,000
Net Annual Employee Cost	\$10,151	\$7,438
Remaining HSA Balance to Roll Over Next Year	N/A	\$0

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.

BRAD – *Catastrophic*

Meet Brad, who has Employee Only coverage. Brad likes to work hard and play hard. On any given weekend, he might be off on a long-distance motorcycle ride, rock climbing, jet skiing or snowboarding. Despite his live-for-today mentality, Brad knows that having good medical coverage is essential, and wants to know which coverage would be best in case disaster strikes. Below are Brad’s estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE ONLY	
	<i>PPO Plan</i>	<i>Consumer Plan</i>
Employee Payroll Contribution	\$1,488	\$564
Preventive Visit	\$0	\$0
1 PCP Office Visit	\$25 (1 x \$25 copay)	\$110 (1 x \$110 average doctor’s visit cost)
1 Hospital Visit, assuming the hospital charged \$100,000 for the visit	\$3,975	\$4,890
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$5,488	\$5,564
HSA Seed (company contribution to HSA)	N/A	\$500
Net Annual Employee Cost	\$5,488	\$5,064
Remaining HSA Balance to Roll Over Next Year	N/A	\$0

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.

JUDY – Specialty Rx

Meet Judy, who has Employee Only coverage. Judy was diagnosed with rheumatoid arthritis several years ago. As part of her treatment plan, she takes a specialty medication that costs \$2,000 for each fill to manage her condition. Below are Judy's estimated out-of-pocket costs for both the PPO and Consumer plans.



	EMPLOYEE ONLY	
	<i>PPO Plan</i>	<i>Consumer Plan</i>
Employee Payroll Contribution	\$1,488	\$564
1 Specialty Formulary Rx, 12 refills	\$720	\$5,000
Total Annual Employee Spend including: monthly contributions, medical and prescription drug expenses	\$2,208	\$5,564
HSA Seed (company contribution to HSA)	N/A	\$500
Net Annual Employee Cost	\$2,208	\$5,064
Remaining HSA Balance to roll over next year	N/A	\$0

Note: All costs shown above are illustrative and assume services were received from in-network providers, actual employee costs will vary by provider and type of service.