

PPO and Consumer Plan Deductible Illustration for Family Coverage

PPO Plan	Consumer Plan
<p>The PPO Plan has an “Individual Deductible”</p> <p>This means that a family will pay no more than \$600 in annual deductible for any one family member’s medical expenses</p>	<p>The Consumer Plan has a “Family Deductible”</p> <p>This means that any combination of medical and/or pharmacy expenses by any family member accumulates toward the annual deductible of \$3,600</p>

Meet the Kurt Family: Dan covers himself, his wife Rebecca and their son Jeff under the Westlake Medical Plan

Dan

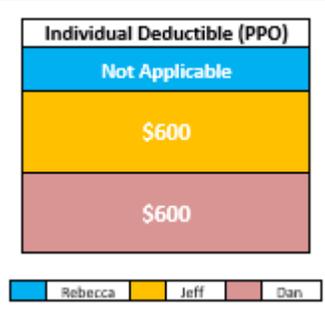
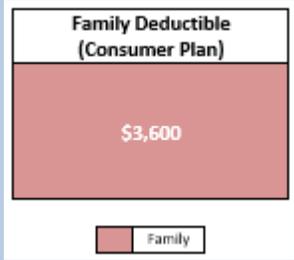
In January, he falls while skiing and has to get an MRI (MRI cost: \$2,200) and an x-ray for his arm (X-ray cost: \$800)

Jeff

In March, Jeff gets x-rays after a soccer injury (X-ray cost: \$800)

Rebecca

In August, Rebecca makes two trips to her Primary care doctor for a sinus infection (total cost: \$220)

 <ul style="list-style-type: none"> For Dan’s MRI, he will pay \$600 toward the individual deductible, but not the full \$1,200 family deductible. Since Dan has met his deductible, co-insurance will now apply to Dan’s expenses. Since the full \$1,200 family deductible has not been met, Jeff’s expenses will be subject to the deductible. The full \$600 individual deductible will need to be paid. The family has now met the \$1,200 family deductible; any medical costs for the remainder of the year would be subject to co-pays/co-insurance. 	 <ul style="list-style-type: none"> For Dan’s MRI and x-ray, he will pay the full \$3,000 in medical expenses. Since they have to meet the full \$3,600 family deductible, they have \$600 more to meet before co-insurance will apply to their expenses. Jeff’s total medical expenses will cost \$600 in deductible and then co-insurance will apply to the remaining expenses. Now that \$3,600 is met as a family, all of Rebecca’s medical expenses will be subject to co-insurance. <p><i>Note: they received \$1,000 in HSA contributions from Westlake which they can use to offset some of their expenses throughout the year.</i></p>
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