

# PPO and Consumer Plan Deductible Illustration for Family Coverage

## Westlake PPO Plan

The deductible for the Westlake PPO Plan has an **“Individual Deductible”**.  
 This means that a family will pay no more than \$400 in annual deductible for any one family member’s medical expenses

## Westlake Consumer Plan

The deductible for the Westlake Consumer Plan has a **“Family Deductible”**.  
 This means that any combination of medical and/or pharmacy expenses by any family member can accumulate to the annual deductible of \$3,000

**Meet the Kurt Family: Dan covers himself, his wife and his son under the Westlake Medical Plan.**

Dan

In January, hits his head skiing and has to get an MRI (total cost: \$2,200) and an x-ray for his arm (total cost: \$500)

Jeff

In March Jeff gets x-rays after a soccer injury (total cost: \$400)

Rebecca

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

### Individual Deductible (PPO)

| Family Member | Deductible Amount |
|---------------|-------------------|
| Dan           | \$400             |
| Jeff          | \$400             |
| Rebecca       | Not applicable    |

- For **Dan’s** MRI, he will only pay \$400 towards the deductible, but not the full \$800. Dan has met his deductible and **coinsurance will now apply to Dan’s expenses**
- Since the full \$800 deductible amount has not been met, **Jeff’s** expenses will be subject to the deductible. The full \$400 will need to be paid by the family
- The family has now met the \$800 deductible, and medical costs for the remainder of the year would be subject to copays / coinsurance

### Family Deductible (Consumer Plan)

| Category | Deductible Amount |
|----------|-------------------|
| Family   | \$3,000           |

- For **Dan’s** MRI and x-ray, the family will pay the full \$2,700 in medical expenses
- Since they have to **meet the deductible as a family**, they have \$300 more to meet before until coinsurance applies to everyone’s expenses.
- Jeff’s** total medical expenses will cost \$300 in deductible and then coinsurance will apply to the remaining expenses
- Now that \$3,000 is met as a family**, all of **Rebecca’s** medical expenses will be subject to coinsurance

*Note: They received \$1,000 in HSA contributions from Westlake which they can use to offset some of their expenses throughout the year.*