

## Lester is 50 years old and is single.

Lester requires an outpatient arthroscopic knee surgery. Lester will need pre-surgery visits, physical therapy, and check-up visits in addition to the surgery as well as pain medication. Lester will also visit his PCP for Preventive services (colonoscopy, prostate exam, wellness exam). **FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments
<b>Preventive/ and wellness</b> <b>Office visits</b> <b>Including prostate exam and colonoscopy</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	
<b>Specialist office visit</b> (cost \$250/visit)	\$50 copay x2 = <b>\$100</b>	\$40 copay x2 = <b>\$80</b>	\$250 x 2= \$500 Deductible = <b>\$500</b>	• Consumer Choice has no copays, must meet deductible
<b>Outpatient Knee Surgery</b> <b>Cost \$8468.00</b> <b>(midrange)</b> Includes 1 follow up visit	<b>\$500</b> op surgery copay	\$8468- <b>\$500</b> ded = \$7968 x 15%= <b>\$1195.20</b>	\$8,468 x 20% = <b>\$1,693.60</b>	• Costs range from low of \$6,952 and high of \$11,920 (20% = \$1,390.40 – \$2,384)
<b>Physical Therapy- 20 visits</b> \$15 copay for first 15 visits, then regular office visit copays apply	\$15 x 15 = <b>\$225</b> \$35 x 5 = <b>\$175</b>	\$15 x 15 = <b>\$225</b> \$30 x 5 = <b>\$150</b>	20 x \$37= \$740 x 20% = <b>\$148</b>	
<b>EKG, lab or X-ray</b> <b>Knee MRI cost \$643 midrange</b>	<b>\$500</b> calendar yr ded then plan pays 100%	\$643 x 15% = <b>\$96.50</b>	\$643 x 20% = <b>\$128.60</b>	• MRI requires pre-notification. Assumed outside of office visit.
<b>Pharmacy</b> <b>Generic Rx cost \$5</b>	<b>\$5</b> (if cost is less than copay you pay cost of drug)	<b>\$5</b> (if cost is less than copay you pay cost of drug)	<b>\$5</b> (if cost is less than copay you pay cost of drug)	
<b>Medical/Rx subtotal</b>	<b>\$1,505</b>	<b>\$2251.70</b>	<b>\$2475.00</b>	
<b>Annual payroll contribution</b> <b>Employee only coverage</b>	<b>\$1,548</b>	<b>\$312.00</b>	<b>\$0</b>	• County contributing <b>\$8412.00</b> for this coverage annually
<b>Total annual employee cost share estimate for example</b>	<b>\$3.053</b>	<b>\$2863.70</b>	<b>\$2,475.20</b>	

Cost estimates are for illustrative purposes only

## Annie is 50 years old and has heart disease.

Annie uses a generic statin and generic anti-hypertensive mail order RX to manage her heart disease. Annie also visits a Specialist twice during the year for her Heart disease and has an EKG. She also sees a doctor for a wellness visit, colonoscopy, and other preventive services. She has employee only coverage.

**FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments
<b>Preventive/ wellness Office visits</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	<ul style="list-style-type: none"> <li>All 3 plans cover preventive, Allergy testing and Colonoscopies at 100%</li> </ul>
<b>Specialist office visit x2 Cost=\$250</b>	\$50 copay x2 = <b>\$100</b>	\$40 copay x2 = <b>\$80</b>	<b>\$250 x1 \$250 x1 (meets \$500 deductible)</b>	<ul style="list-style-type: none"> <li>Consumer Choice has no copays, so office visits were used to meet deductible</li> </ul>
<b>EKG, lab or Xray</b>	EKG= <b>\$100</b> towards ded	EKG= <b>\$100</b> towards ded	EKG= \$100 x20%= <b>\$20</b>	<ul style="list-style-type: none"> <li>\$500 Deductible / coinsurance on all 3 plans</li> </ul>
<b>Pharmacy – Mail Order-Generic cost \$139 cost \$50</b>	\$20 x 4 = <b>\$80 annually</b> \$20 x 4 = <b>\$80 annually</b>	\$20 x 4 = <b>\$80 annually</b> \$20 x 4 = <b>\$80 annually</b>	\$139 x 2 = \$278 x 20% = \$55.60 (over max so it would be \$35) x 4= <b>\$140 annually</b> \$50 x 2 = \$100 x 20% = \$20 x 4 = <b>\$80 annually</b>	<ul style="list-style-type: none"> <li>Calendar year deductible does not apply to pharmacy (Note: On Consumer Choice Plan There are maximums you will pay for each pharmacy tier if cost of drug is higher than the maximum Generic \$35 Preferred brand \$100 Non Preferred brand \$ 200)</li> </ul>
<b>Medical/Rx subtotal</b>	<b>\$360.00</b>	<b>\$340.00</b>	<b>\$740.00</b>	
<b>Annual payroll contribution Employee only coverage</b>	<b>\$1,548.00</b>	<b>\$312.00</b>	<b>\$0.00</b>	<ul style="list-style-type: none"> <li>County contributing <b>\$8412.00</b> for this coverage annually</li> </ul>
<b>Total annual employee cost share estimate for example</b>	<b>\$1,908.00</b>	<b>\$652.00</b>	<b>\$740.00</b>	

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## Stacey is 29 years old and in good health.

Stacey goes to her doctor for her recommended preventive visits. Stacey also has one wellness visit at her primary care physician. She fills one generic RX for an illness and is also on a generic mail order drug which is filled quarterly. She will have employee only coverage.

**FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments
<b>Preventive/ wellness Office visits</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	<ul style="list-style-type: none"> <li>All 3 plans cover preventive, Allergy testing and Colonoscopies at 100%</li> </ul>
<b>Pharmacy- All generic Antibiotic \$3.26 cost Blood pressure Rx \$278</b> <i>Note if cost of drug is under copay, you pay cost of drug on EPO and PPO. On Consumer Choice there is a \$5 minimum</i>	<b>\$3.26</b> single Rx <b>\$20 x 4= \$80</b> (annual mail order)	<b>\$3.26</b> single Rx <b>\$20 x 4= \$80</b> (annual mail order)	<b>\$5</b> antibiotic single RX \$278 x2=\$556 x 20%=\$111.20 however generic will max at <b>\$35 x 4 = \$140</b> (annual mail order)	<ul style="list-style-type: none"> <li>Consumer choice has no pharmacy co-pays, you will pay 20% of cost of drug up to a maximum.</li> <li>Deductible does not apply to pharmacy</li> </ul>
<b>Medical/Rx subtotal</b>	<b>\$83.26</b>	<b>\$83.26</b>	<b>\$145</b>	
<b>Annual employee payroll contribution</b> <i>Emp only coverage</i>	<b>\$1,548.00</b>	<b>\$312.00</b>	<b>\$0</b>	<ul style="list-style-type: none"> <li>County contribution \$8412.00 annually</li> </ul>
<b>Total annual employee cost share estimate for example</b>	<b>\$1631.26</b>	<b>\$395.26</b>	<b>\$145.00</b>	

## The Millers are an older healthy family with children aged 16, and 11.

Their annual health care services, in total, include annual wellness visits for each family member, 4 visits to the PCP, and 1 mail order prescriptions. Their youngest child gets appendicitis and need to have her appendix removed. Joe (father) visits his cardiologist and subsequent testing indicates three blocked arteries in his heart. Joe has heart bypass surgery. Joe has family coverage.

**FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments
<b>Preventive/ wellness Office visits x 4</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	• All 3 plans cover preventive at 100%
<b>Specialist office visit Employee x 1- \$250</b>	<b>\$50</b>	<b>\$40</b>	<b>\$250 – to deductible</b>	
<b>Surgeon and physician costs Employee-heart bypass \$10,016 Child- appendicitis \$1250 (include surgery follow up visits)</b>	\$10,016 -500 ded= \$9,516 plan pays 100% \$1,250 -500 ded = \$750 plan pays 100%	\$10,016 -500 ded= \$9,516 x15%= <b>\$1,427</b> \$1,250 -500 ded = \$750 x15%= <b>112.50</b>	\$10,016 -250 ded x 20%= <b>\$1953.20</b> \$1,250- \$500 ded x20%= <b>\$150</b>	
<b>Hospital costs- approximate Employee surgery \$50,280 Child surgery \$8500</b>	\$50,280 plan pays 100% \$8,500 Plan pays 100%	\$50,280x 15%=\$7542, however only will owe <b>\$1533 due to meeting 3500 out of pocket max for employee</b> \$8,500x15%= <b>\$1275 child</b>	50,280x20%= \$10,056 however only will owe <b>\$1046.80 due to meeting 3500 out of pocket max for employee</b> 8500 x 20%= <b>\$1700 child</b>	
<b>Hospital Admission</b>	<b>\$1,000 emp &amp; \$1,000 child</b>			
<b>Pharmacy- all generic Mail order x1- emp \$20 Pain x1 post surgery emp \$5 Pain x1 post surgery child \$5</b>	<b>\$20x4=\$80</b> <b>\$5</b> <b>\$5</b>	<b>\$20x4=\$80</b> <b>\$5</b> <b>\$5</b>	<b>\$20 x 3 = \$60 x 20%=\$12 x4= \$48</b> <b>\$5 emp</b> <b>\$5 child</b>	
<b>Medical/Rx subtotal</b>	<b>\$3,140.00</b>	<b>\$5,477.50</b>	<b>\$5,908.00</b>	
<b>Annual payroll contribution Employee + Family coverage</b>	<b>\$12,660.00</b>	<b>\$6,948.00</b>	<b>\$5,112.00</b>	County annual contribution <b>\$20,184</b>
<b>Total annual employee cost share estimate for example</b>	<b>\$15,800.00</b>	<b>\$12,425.50</b>	<b>\$11,020.00</b>	

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## The Prescotts, a family with 2 year old child and a baby on the way.

Each family member will have one wellness visit, and 1 visit to the PCP. For the vaginal birth of their child the mother has an inpatient stay in the hospital which includes anesthesiology. They will have family coverage.

**FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments
<b>Preventive/ wellness Office visits</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	<ul style="list-style-type: none"> <li>All 3 plans cover preventive, Allergy testing and Colonoscopies at 100%</li> </ul>
<b>PCP office visits x 4 Cost = \$125</b>	\$35 x 4 = \$140	\$25 x 4 = \$100	\$125 x 3 = \$375 ( <i>\$125 each towards deductible for father and two children</i> ) \$125 x 20% = \$25	
Surgeon and physician costs Cost \$10,170	\$10,170-\$500 ded then plan pays 100%	\$10,170-\$500 ded = \$9670 x 15% = \$1450.50	\$10,170-\$500 ded = \$9670 x 20% = \$2034	
Hospital costs- x 2 days approximate cost \$850	850.00= plan pays 100%	\$850 x 15% = \$127.50	\$850x 20% = \$170	
Hospital Admission	<b>\$1,000</b>			
<b>Pharmacy- No pharmacy expenses</b>				<ul style="list-style-type: none"> <li>Deductible does not apply to pharmacy</li> </ul>
Medical/Rx subtotal	<b>\$1640.00</b>	<b>\$2178.00</b>	<b>\$3104.00</b>	
<b>Annual employee payroll contribution <i>Employee + family coverage</i></b>	<b>\$12,660</b>	<b>\$6,948</b>	<b>\$5,112</b>	<ul style="list-style-type: none"> <li>County contribution \$20,184 annually</li> </ul>
<b>Total annual employee cost share estimate for example</b>	<b>\$14,300</b>	<b>\$9,126</b>	<b>\$8,216</b>	

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**Joe and Mary are empty nesters with higher medication usage.** Joe has a heart condition and high blood pressure/ cholesterol issues that require daily medication, Mary is being treated for Asthma . They each will have a wellness visit, and several PCP and specialist visits. No surgery or hospitalizations this year. Joe has employee + adult coverage.

**FY17**

Type of Service	EPO Plan \$500 calendar year deductible then 100%	PPO Plan \$500 calendar year deductible then 85%	CONSUMER CHOICE Plan \$500 calendar year deductible then 80%	Plan Comparison comments												
<b>Preventive/ wellness Office visits</b>	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	Paid @ 100%- no employee cost share	<ul style="list-style-type: none"> <li>All 3 plans cover preventive, Allergy testing and Colonoscopies at 100%</li> </ul>												
<b>PCP office visits x2 each Cost = \$125 each</b>	Joe \$35 copay x 2=\$70 Mary \$35 copay x 4=\$140	Joe \$25 copay x 2=\$50 Mary \$25 copay x 4=\$100	Joe \$125 x 2=\$250 to ded Mary \$125 x 4=\$500 to ded													
<b>Specialist Visits x 6 Joe x2 Mary x4 Cost \$250 each</b>	Joe \$50 copay x 2=\$100 Mary \$50 copay x 4=\$200	Joe \$40 copay x 2=\$80 Mary \$40 copay x 4=\$160	Joe \$250 x 2=\$500 (\$250 to ded, then \$250 x 20% = \$50 Mary \$250 x 4 =\$1000 x 20% = \$200													
<b>Joe's Pharmacy- mail order Blood pressure- generic x4 \$5 Cholesterol –crestor \$ 189 x4 Beta blocker- generic x4 \$6</b>	\$20 x 4=\$80 annually \$60 x4 = \$240 annually \$20 x 4 = \$80 annually	\$20 x 4=\$80 annually \$60 x4 = \$240 annually \$20 x 4 = \$80 annually	\$5x2=\$10 x 20% = \$2 x 4=\$8.00 Rx tier II \$189x2= \$378 x 20% =\$75.60 x 4= 302.40 \$6x2=\$12 x 20% x 4= \$9.60	<p><i>On Consumer choice</i> There are minimums and maximums you will pay for each pharmacy tier if cost of drug is lower or higher than shown below:</p> <table border="1"> <thead> <tr> <th>Consumer Choice Plan RX minimum and maximums</th> <th>Min</th> <th>Max</th> </tr> </thead> <tbody> <tr> <td>Generic Tier 1</td> <td>\$5</td> <td>\$35</td> </tr> <tr> <td>Preferred Brand Tier II</td> <td>\$20</td> <td>\$100</td> </tr> <tr> <td>Non Preferred Brand Tier III</td> <td>\$40</td> <td>\$200</td> </tr> </tbody> </table>	Consumer Choice Plan RX minimum and maximums	Min	Max	Generic Tier 1	\$5	\$35	Preferred Brand Tier II	\$20	\$100	Non Preferred Brand Tier III	\$40	\$200
Consumer Choice Plan RX minimum and maximums	Min	Max														
Generic Tier 1	\$5	\$35														
Preferred Brand Tier II	\$20	\$100														
Non Preferred Brand Tier III	\$40	\$200														
<b>Mary's Pharmacy mail order Advair diskus \$216 tier II Inhaler \$33 per inhaler generic</b>	\$60 x 4= \$240 tier II mail order \$20x4=\$80 generic mail order	\$60 x 4= \$240 tier II mail order \$20x4=\$80 generic mail order	\$216x2=432x20%=\$86.40 x4=\$345.60 annually \$66 x 20% =\$13.20 x 4= \$52.80 annually													
<b>Pharmacy out of pocket \$2,500</b>	Joe \$400 Mary \$320	Joe \$400 Mary \$320	Joe \$320.00 Mary \$398.40													
<b>Medical/RX subtotal</b>	<b>\$1,230.00</b>	<b>\$1,110.00</b>	<b>\$3,218.40</b>													
<b>Annual employee payroll contribution Emp and adult coverage</b>	<b>\$7,284.00</b>	<b>\$3,600.00</b>	<b>\$2,424.00</b>	<ul style="list-style-type: none"> <li>County contribution \$14,244 annually</li> </ul>												
<b>Total annual employee cost share estimate for example</b>	<b>\$8,514.00</b>	<b>\$3,710.00</b>	<b>\$5,642.00</b>													

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