

Is the SimplePay Plan Right for Me?

Choosing a healthcare plan can be overwhelming, but the Aetna SimplePay plan simplifies the process. With predictable costs, no deductibles, and easy billing, it offers comprehensive coverage for your needs, providing peace of mind and financial flexibility for singles, families, and those with complex health conditions.

Note: UHC = UnitedHealthcare

WHAT'S IMPORTANT TO ME?	AETNA SIMPLEPAY HEALTH	UHC HDHP WITH HSA	UHC CHOICE PLUS PPO	UHC HEALTHY START MEC PLAN
Premium (Cost per Paycheck) Employee Only Coverage – Bi-Weekly Employee + Family – Bi-Weekly	\$79.38 \$299.72	\$43.92 \$254.74	\$104.37 \$394.05	\$29.00 \$52.08
Deductible	Copays Only No Deductible	\$4,000 Individual \$8,000 Family	\$2,500 Individual \$6,250 Family	N/A Limited Care Plan
Copay/Coinsurance Cost when you go to an In-Network doctor	\$30 Tier 1 PCP \$65 Tier 1 Specialist	\$4,000 Deductible, then 20%	\$10 Tier 1 PCP \$30 Tier 1 Specialty	\$25 PCP \$50 Specialists <u>Limited to 4 visits per year</u>
Telehealth (Medical & Mental)	\$0 through HealthJoy	\$0 through HealthJoy	\$0 through HealthJoy	\$0 through HealthJoy
Prescription Drug cost	\$20 Generic Drug \$50 Brand Name Drug	\$4,000 Deductible, then 20%	\$15 Generic Drug \$40 Brand Name Drug	Not Covered
Annual Out-of-Pocket maximum	\$6,500 Individual \$13,000 Family	\$8,000 Individual \$16,000 Family	\$7,900 Individual \$15,800 Family	\$9,100 Individual \$18,200 Family
Total Per Paycheck and Out-of-Pocket Costs Based on Average Utilization*	\$	\$\$\$	\$\$\$\$	\$
Ease of use	You Pay \$0 at Time of Service Monthly Billing Statement	You pay estimate at time of service. A claim is then filed with your insurance company to determine the final amount due.		

The above information is summary only. Refer to Summary Plan Description for complete details.

*See scenarios and MyVoyage Decision Support Tool to run your own scenarios.



Meet Jake

HEALTH SNAPSHOT

Jake is a 28-year-old single man. He elects Employee Only coverage. As a healthy young adult, Jake mainly requires annual preventive care and occasional sick visits. He's looking for a plan that minimizes his overall costs while ensuring access to high-quality healthcare when needed, as he has limited savings to pay upfront for any unexpected medical expenses.

MEDICAL USAGE: LOW

Jake prioritizes preventive care, uses healthcare occasionally for minor illnesses and prefers virtual visits for convenience. He doesn't anticipate any significant medical expenses but wants coverage for unexpected events.

WHY THE AETNA SIMPLEPAY PLAN MAY BE A GOOD FIT

- **Low Total Costs:** With no deductible, Jake enjoys predictable copays and lower out-of-pocket costs for occasional doctor visits. The monthly premiums for SimplePay are affordable, and Jake only pays for what he uses.
- **Convenience:** The SimplePay plan simplifies Jake's life by consolidating all medical bills into one statement, making it easier to manage and pay for services without the need for upfront payments to providers.
- **Peace of Mind:** With a simple copay structure, Jake knows exactly what he'll pay when he needs care, removing the guesswork from medical expenses and helping him avoid depleting his savings.

	JAKE'S COST BREAKDOWN		
	Aetna SimplePay Plan	UHC High Deductible Health Plan	UHC Choice Plus PPO Plan
EE Only Annual Premium	\$2,064	\$1,142	\$2,714
Tier 1 Specialist Visits (5)	\$325	\$925	\$150
Mental Health Telehealth Visits (12)	\$0 With HealthJoy	\$0 With HealthJoy	\$0 With HealthJoy
TOTAL HEALTHCARE COSTS	\$2,389	\$2,067	\$2,864
ANNUAL CASH RISK*	\$8,564	\$9,142	\$10,614

WHAT JAKE PAYS

With SimplePay: \$2,389 per year with predictable copays and no deductible

With HDHP: \$2,067 per year, but Jake must meet his \$4,000 deductible before coverage begins.

With PPO: \$2,864 per year with higher premiums costs and more complexity in billing.

* Annual Cash Risk is employee only premium plus individual out-of-pocket maximum for in-network services.



Meet The Martins

HEALTH SNAPSHOT

Mark and Laura are in their early 30s. They elect Employee + Family coverage for themselves and their two young children. With a focus on family wellness, they need a plan that covers regular pediatric check-ups, vaccinations, and occasional urgent care for the kids.

MEDICAL USAGE: MODERATE

As a young family, Mark and Laura visit doctors regularly for routine check-ups, vaccinations and minor illnesses. Their active kids occasionally require urgent care or specialist visits for sports injuries. They need coverage that supports preventive and routine care needs, while keeping out-of-pocket costs predictable. Although they have some savings, it's not enough to cover significant unexpected medical expenses.

WHY THE AETNA SIMPLEPAY PLAN MAY BE A GOOD FIT

- **Predictable Family Costs:** The SimplePay plan provides a fixed, low-cost copay structure, allowing Mark and Laura to easily budget for their healthcare needs. With no deductibles, they aren't faced with large upfront expenses.
- **Family-Friendly Features:** SimplePay's easy billing structure ensures all medical bills are consolidated into one monthly statement, reducing the stress of managing multiple medical bills for the whole family.
- **Comprehensive Coverage:** SimplePay covers both primary care and specialists with fixed copays, ensuring that the Martins can access the healthcare they need without the worry of surprise bills that could deplete their savings.

	THE MARTINS' COST BREAKDOWN		
	Aetna SimplePay Plan	UHC High Deductible Health Plan	UHC Choice Plus PPO Plan
Family Annual Premium	\$7,793	\$6,623	\$10,245
Tier 1 Primary Care Office Visits (4)	\$120	\$400	\$40
Pediatric Vaccinations (2)	\$0	\$0	\$0
Urgent Care Visits (2)	\$130	\$300	\$200
TOTAL HEALTHCARE COSTS	\$8,043	\$7,323	\$10,485
ANNUAL CASH RISK*	\$20,793	\$22,623	\$26,045

WHAT THE MARTINS PAY

With SimplePay: \$8,043 per year with predictable copays and no deductible.

With HDHP: \$7,323 per year, but the Martins must meet their \$4,000 individual or \$8,000 combined family deductible before coverage begins.

With PPO: \$10,485 per year with higher premiums and more complexity in billing.

* Annual Cash Risk is employee + family premium plus family out-of-pocket maximum for in-network services.



Meet The Parkers

HEALTH SNAPSHOT

Susan and Dave are in their early 60s. They elect Employee + Spouse coverage. Both have higher medical needs due to managing chronic conditions, and Susan is preparing for a knee surgery later this year. They are looking for a plan that offers comprehensive coverage with manageable out-of-pocket costs.

MEDICAL USAGE: HIGH

Between regular specialist visits for chronic conditions, mental health therapy and Susan's upcoming surgery, the Parkers expect to utilize their healthcare benefits extensively this year. They need a plan that covers a wide range of services, including surgery, therapy, and out-of-network specialists if necessary. While they have sufficient savings for unexpected medical costs, they'd prefer to use that money for enjoyment in retirement rather than medical expenses.

WHY THE AETNA SIMPLEPAY PLAN MAY BE A GOOD FIT

- **Comprehensive Coverage for High Usage:** With no deductible and predictable copays, the Parkers benefit from knowing exactly what they'll pay for high-cost services like surgeries and specialist visits.
- **One-Stop Billing:** SimplePay consolidates all bills into one monthly statement, even for complex care like surgery and specialist appointments, removing the headache of tracking multiple payments.
- **Mental Health and Specialist Access:** With SimplePay's tiered provider system, the Parkers can access top-tier providers for their therapy and specialist needs, ensuring high-quality care.

	THE PARKERS' COST BREAKDOWN		
	Aetna SimplePay Plan	UHC High Deductible Health Plan	UHC Choice Plus PPO Plan
EE + Spouse Annual Premium	\$6,192	\$5,139	\$8,141
Tier 1 Specialist Visits (4)	\$260	\$740	\$120
Tier 1 Inpatient Stay for Knee Surgery	\$3,130	\$7,260	\$7,780
Tier 1 Physical Therapy Sessions (12)	\$780	\$0 Met Individual Out-of-Pocket Max	\$0 Met Individual Out-of-Pocket Max
TOTAL HEALTHCARE COSTS	\$10,362	\$13,139	\$16,041
ANNUAL CASH RISK*	\$19,192	\$21,139	\$23,941

WHAT THE PARKERS PAY

With SimplePay: \$10,362 per year, with comprehensive coverage and easy billing for high medical usage.

With HDHP: \$13,139 per year, but with an \$8,000 individual or \$16,000 combined family out-of-pocket maximum that must be met before coverage begins.

With PPO: \$16,041 per year, with higher copays and more complex billing.

* Annual Cash Risk is employee + spouse premium + family out-of-pocket maximum for in-network services.



SimplePay Testimonials



I had an emergency gallbladder surgery a couple of years ago with our previous insurance company, and felt like I needed a spreadsheet to keep track of bills and what I was actually expected to pay (after they miscoded my surgery and sent me a bill for \$100,000+).

Going through my current medical issues with SimplePay has been fantastic. All of my bills go to one place, and they have been a fantastic advocate for me by making sure I understand my coverage and sending me doctors that I can go to.

I cannot speak highly enough; you truly feel like they are on your side.

Lindsey C. - RVP of Member Experience



I needed a surgery for a deviated septum that was blocking my breathing. I went into the surgery knowing exactly what I had to pay which was only \$1,355 and that covered everything in the surgery, anesthesia, facility costs, etc. **You don't get nickel and dimed like usual! My bill showed a savings of \$500!**

It was great and all pre-op and post-op visits were completely covered!

Justin T. - Inside Sales Consultant II



Invited

