

Medical Plan Scenario #1

Surgery at a Hospital



Employee must have knee surgery to repair torn ligament.

Surgery is performed at a Tier 1 hospital and employee must stay overnight at least one night.

Total cost of the surgery including hospital stay, physician fees, prescription costs, etc. = \$30,000

Amount you will pay out of your paycheck annually	SimplePay		UHC Choice Plus		UHC HDHP		UHC MEC	
	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Annual Premium	\$2,064	\$7,793	\$2,714	\$10,245	\$1,142	\$6,623	\$754	\$1,354
Annual Out-of-Pocket Costs								
Claimant 1 - Employee								
Deductible	N/A	N/A	\$2,500	\$2,500	\$4,000	\$4,000		
Copay Towards Out-of-Pocket Max	\$3,130	\$3,130	\$5,400	\$5,400	\$4,000	\$4,000		
Total	\$3,130	\$3,130	\$7,900	\$7,900	\$8,000	\$8,000	Not Covered	Not Covered
TOTAL ANNUAL COST	\$5,194	\$10,923	\$10,614	\$18,145	\$9,142	\$14,623	\$754	\$1,354

Do NOT pay when you go to the doctor. You will be billed and can pay over 12 months with 0% interest

What you will be required to pay before services can be performed

Total Amount you will pay by plan annually for services

MEC Plan does not cover hospital stays or prescriptions

Medical Plan Scenario #2

Outpatient Services

Invited

- Employee discovers a dark mole on their shoulder needs a biopsy to determine if cancerous. Biopsy is performed in the doctor's office.
Total cost of the biopsy = \$3,200
- In addition, their spouse twisted their ankle playing soccer and needs an MRI to determine if broken. MRI is performed at an imaging center.
Total cost of the MRI = \$800

Amount you will pay out of your paycheck annually	SimplePay		UHC Choice Plus		UHC HDHP		UHC HDHP	
	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Annual Premium	\$2,064	\$7,793	\$2,714	\$10,245	\$1,142	\$6,623	\$754	\$1,354
Annual Out-of-Pocket Costs								
Claimant 1 - Employee								
Deductible	N/A	N/A	\$2,500	\$2,500	\$3,200	\$3,200		
Copay Towards Out-of-Pocket Max	\$1,020	\$1,020	\$700	\$700	N/A	N/A		
Total	\$1,020	\$1,020	\$3,200	\$3,200	\$3,200	\$3,200	Not Covered	Not Covered
Claimant 2 - Spouse								
Deductible	N/A	\$0	N/A	\$800	N/A	\$800		
Copay Towards Out-of-Pocket Max	N/A	\$315	N/A	\$0	N/A	\$0		
Total	N/A	\$315	N/A	\$800	N/A	\$800	Not Covered	Not Covered
TOTAL ANNUAL COST	\$3,084	\$9,128	\$5,914	\$14,245	\$4,342	\$10,623	\$754	\$1,354

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Medical Plan Scenario #3

Primary Care & Specialist Visits



- Employee visits their Primary Care Physician five (5) times for different reasons including sore throat, upset stomach, diabetes management, etc. The doctor prescribed two (2) non-preferred generic prescriptions to treat the symptoms.
Total cost of all treatments = \$3,200
- In addition, their child had issues with their ears and need to see an Ear, Nose and Throat (ENT) doctor five (5) times and had one (1) non-preferred generic prescription prescribed to treat the symptoms.
Total cost of all treatments = \$2,650

Amount you will pay out of your paycheck annually	SimplePay		UHC Choice Plus		UHC HDHP		UHC HDHP	
	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage	Individual Coverage	Family Coverage
Annual Premium	\$2,064	\$7,793	\$2,714	\$10,245	\$1,142	\$6,623	\$754	\$1,354
Annual Out-of-Pocket Costs								
Claimant 1 - Employee								
Deductible	N/A	N/A	\$0	\$0	\$3,200	\$3,200	N/A	N/A
Copay Towards Out-of-Pocket Max	\$190	\$190	\$80	\$80	\$0	\$0	\$100	\$100
Total	\$190	\$190	\$80	\$80	\$3,200	\$3,200	\$100	\$100
Claimant 2 - Spouse								
Deductible	N/A	N/A	N/A	\$0	N/A	\$2,650	N/A	N/A
Copay Towards Out-of-Pocket Max	N/A	\$325	N/A	\$150	N/A	\$0	N/A	N/A
Total	N/A	\$325	N/A	\$150	N/A	\$2,650	Not Covered	Not Covered
TOTAL ANNUAL COST	\$2,254	\$8,308	\$2,794	\$10,475	\$4,342	\$12,473	\$854	\$1,454

Do NOT pay when you go to the doctor. You will be billed and can pay over 12 months with 0% interest

What you will be required to pay before services can be performed

Total Amount you will pay by plan annually for services

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