

## Scenario 1

### Coverage for employee only

An employee has one physician office visit and one inpatient hospital stay in 2010. The employee fills one generic drug and one preferred brand drug monthly at a local pharmacy and fills another generic drug and another preferred brand drug every three months through mail-order.

|  | Group Health                 |                              |                              | KingCare <sup>SM</sup> (Aetna)  |   |   |
|--|------------------------------|------------------------------|------------------------------|---|---|---|
|  | Gold                         | Silver                       | Bronze                       | Gold  | Silver  | Bronze  |
| <b>Scenario 1</b>  |                              |                              |                              |   |   |   |
| <b>Coverage for employee only</b>  |                              |                              |                              |   |   |   |
| <b>One physician visit</b>   | Employee copay: <b>\$20</b>  | Employee copay: <b>\$35</b>  | Employee copay: <b>\$50</b>  | Total charge: \$56<br>Employee pays: <b>\$56</b><br>(toward \$300 annual deductible)  | Total charge: \$56<br>Employee pays: <b>\$56</b><br>(toward \$600 annual deductible)  | Total charge: \$56<br>Employee pays: <b>\$56</b><br>(toward \$800 annual deductible)  |
| <b>One inpatient hospital stay</b>   | Employee copay: <b>\$200</b> | Employee copay: <b>\$400</b> | Employee copay: <b>\$600</b> | Total cost: \$11,182<br>Employee pays: <b>\$1,044</b><br>(\$244 toward remaining amount of \$300 annual deductible + \$800 of \$1,640.70 coinsurance toward \$800 annual out-of-pocket maximum) | Total cost: \$11,182<br>Employee pays: <b>\$1,544</b><br>(\$544 toward remaining amount of \$600 annual deductible + \$1,000 of \$2,659.50 coinsurance toward \$1,000 annual out-of-pocket maximum) | Total cost: \$11,182<br>Employee pays: <b>\$1,944</b><br>(\$744 toward remaining amount of \$800 annual deductible + \$1,200 of \$2,609.50 coinsurance toward \$1,200 annual out-of-pocket maximum) |
| <b>One generic drug on a 30-day basis for a full year</b>                            | Employee copay: <b>\$120</b> | Employee copay: <b>\$120</b> | Employee copay: <b>\$120</b> | Total cost: depends on drug<br>Employee pays: <b>\$84 copay</b>   | Total cost: depends on drug<br>Employee pays: <b>\$84 copay</b>   | Total cost: depends on drug<br>Employee pays: <b>\$84 copay</b>   |
| <b>One generic drug on a 90-day basis through mail-order for a full year</b>         | Employee copay: <b>\$80</b>  | Employee copay: <b>\$80</b>  | Employee copay: <b>\$80</b>  | Total cost: depends on drug<br>Employee pays: <b>\$56 copay</b>   | Total cost: depends on drug<br>Employee pays: <b>\$56 copay</b>   | Total cost: depends on drug<br>Employee pays: <b>\$56 copay</b>   |
| <b>One preferred brand drug on a 30-day basis for a full year</b>                    | Employee copay: <b>\$240</b> | Employee copay: <b>\$240</b> | Employee copay: <b>\$240</b> | Total cost: depends on drug<br>Employee pays: <b>\$360 copay</b>  | Total cost: depends on drug<br>Employee pays: <b>\$360 copay</b>  | Total cost: depends on drug<br>Employee pays: <b>\$360 copay</b>  |
| <b>One preferred brand drug on a 90-day basis through mail-order for a full year</b> | Employee copay: <b>\$160</b> | Employee copay: <b>\$160</b> | Employee copay: <b>\$160</b> | Total cost: depends on drug<br>Employee pays: <b>\$240 copay</b>  | Total cost: depends on drug<br>Employee pays: <b>\$240 copay</b>  | Total cost: depends on drug<br>Employee pays: <b>\$240 copay</b>  |
| <b>Total estimated out-of-pocket expense</b>   | <b>\$820</b>                 | <b>\$1,035</b>               | <b>\$1,250</b>               | <b>\$1,840</b>  | <b>\$2,340</b>  | <b>\$2,740</b>  |