

Scenario 2

Coverage for employee only

An employee has one preventive care visit, six physician office visits and one emergency room visit in 2010. The employee fills one generic drug and two preferred brand drugs monthly at a local pharmacy and fills another generic drug and another two preferred brand drugs every three months through mail-order.

	Group Health			KingCare SM (Aetna)		
	Gold	Silver	Bronze	Gold	Silver	Bronze
Scenario 2						
Coverage for employee only						
One preventive care visit	Employee copay: \$0	Employee copay: \$0	Employee copay: \$0	Total charge: depends on provider Employee pays: \$0	Total charge: depends on provider Employee pays: \$0	Total charge: depends on provider Employee pays: \$0
Six physician office visits with corresponding lab tests for maintenance of a chronic condition	Employee copay: \$120	Employee copay: \$210	Employee copay: \$300	Total charge: \$378 Employee pays: \$305.40 (\$300 toward \$300 annual deductible + \$11.70 coinsurance)	Total charge: \$378 Employee pays: \$378 (toward \$600 annual deductible)	Total charge: \$378 Employee pays: \$378 (toward \$800 annual deductible)
One emergency room visit	Employee copay: \$100	Employee copay: \$100	Employee copay: \$100	Total charge: \$1,581 Employee pays: \$337.15 (\$100 copay + \$237.15 coinsurance)	Total charge: \$1,581 Employee pays: \$693.25 (\$100 copay + \$222 toward remaining \$600 annual deductible + \$339.75 coinsurance)	Total charge: \$1,581 Employee pays: \$811.75 (\$100 copay + \$422 toward remaining \$800 annual deductible + \$289.75 coinsurance)
One generic drug on a 30-day basis for a full year	Employee copay: \$120	Employee copay: \$120	Employee copay: \$120	Total charge: depends on drug Employee pays: \$84 copay	Total charge: depends on drug Employee pays: \$84 copay	Total charge: depends on drug Employee pays: \$84 copay
One generic drug on a 90-day basis through mail-order for a full year	Employee copay: \$80	Employee copay: \$80	Employee copay: \$80	Total charge: depends on drug Employee pays: \$56 copay	Total charge: depends on drug Employee pays: \$56 copay	Total charge: depends on drug Employee pays: \$56 copay
Two preferred brand drugs on a 30-day basis for a full year	Employee copay: \$480	Employee copay: \$480	Employee copay: \$480	Total charge: depends on drug Employee pays: \$720 copay	Total charge: depends on drug Employee pays: \$720 copay	Total charge: depends on drug Employee pays: \$720 copay
Two preferred brand drugs on a 90-day basis through mail-order for a full year	Employee copay: \$320	Employee copay: \$320	Employee copay: \$320	Total charge: depends on drug Employee pays: \$480 copay	Total charge: depends on drug Employee pays: \$480 copay	Total charge: depends on drug Employee pays: \$480 copay
Total estimated out-of-pocket expense	\$1,220	\$1,310	\$1,400	\$1,982.55	\$2,411.25	\$2,529.75