

### Scenario 3

#### Coverage for employee and spouse/domestic partner

An employee has one physician office visit and the covered spouse/domestic partner has two physician office visits in 2010. The spouse/domestic partner has an operation with a stay at a local hospital. The employee fills one generic drug monthly at a local pharmacy and fills another generic drug every three months through mail-order. The spouse/domestic partner fills one preferred brand drug monthly at a local pharmacy and fills 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 3</b>						
<b>Coverage for employee and spouse/domestic partner</b>						
<b>One physician visit for employee</b>	Employee copay: <b>\$20</b>	Employee copay: <b>\$35</b>	Employee copay: <b>\$50</b>	Total charge: \$56 Employee pays: <b>\$56</b> (toward employee \$300 annual deductible)	Total charge: \$56 Employee pays: <b>\$56</b> (toward employee \$600 annual deductible)	Total charge: \$56 Employee pays: <b>\$56</b> (toward employee \$800 annual deductible)
<b>Two physician visits for spouse/domestic partner</b>	Employee copay: <b>\$40</b>	Employee copay: <b>\$70</b>	Employee copay: <b>\$100</b>	Total charge: \$112 Employee pays: <b>\$112</b> (toward spouse/domestic partner \$300 annual deductible)	Total charge: \$112 Employee pays: <b>\$112</b> (toward spouse/domestic partner \$600 annual deductible)	Total charge: \$112 Employee pays: <b>\$112</b> (toward spouse/domestic partner \$800 annual deductible)
<b>One inpatient hospital stay for spouse/domestic partner</b>	Employee copay: <b>\$200</b>	Employee copay: <b>\$400</b>	Employee copay: <b>\$600</b>	Total cost: \$11,182 Employee pays: <b>\$988</b> (\$188 toward spouse/domestic partner's remaining \$300 annual deductible + \$800 of \$1,649.10 coinsurance toward \$800 annual out-of-pocket maximum)	Total cost: \$11,182 Employee pays: <b>\$1,488</b> (\$488 toward spouse/domestic partner's remaining \$600 annual deductible + \$1,000 of \$2,673.50 coinsurance toward \$1,000 annual out-of-pocket maximum)	Total cost: \$11,182 Employee pays: <b>\$1,888</b> (\$688 toward spouse/domestic partner's remaining \$800 annual deductible + \$1,200 of \$2,623.50 coinsurance toward \$1,200 annual out-of-pocket maximum)
<b>One generic drug for employee 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 Employee pays: <b>\$84 copay</b>	Total cost: depends on drug Employee pays: <b>\$84 copay</b>	Total cost: depends on drug Employee pays: <b>\$84 copay</b>
<b>One generic drug for employee 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 Employee pays: <b>\$56 copay</b>	Total cost: depends on drug Employee pays: <b>\$56 copay</b>	Total cost: depends on drug Employee pays: <b>\$56 copay</b>
<b>One preferred brand drug for spouse/domestic partner 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 Employee pays: <b>\$360 copay</b>	Total cost: depends on drug Employee pays: <b>\$360 copay</b>	Total cost: depends on drug Employee pays: <b>\$360 copay</b>
<b>One preferred brand drug for spouse/domestic partner 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 Employee pays: <b>\$240 copay</b>	Total cost: depends on drug Employee pays: <b>\$240 copay</b>	Total cost: depends on drug Employee pays: <b>\$240 copay</b>
<b>Total estimated out-of-pocket expense</b>	<b>\$860</b>	<b>\$1,105</b>	<b>\$1,350</b>	<b>\$1,896</b>	<b>\$2,396</b>	<b>\$2,796</b>