

Scenario 5

Coverage for employee, spouse/domestic partner and one child, plus one newborn

An employee has one physician office visit, the covered spouse/domestic partner has two physician office visits and the covered child has three physician office visits in 2010. The spouse/domestic partner gives birth 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 SM (Aetna)		
	Gold	Silver	Bronze	Gold	Silver	Bronze
Scenario 5						
Coverage for employee, spouse/ domestic partner and one child, plus one newborn						
One physician visit for employee	Employee copay: \$20	Employee copay: \$35	Employee copay: \$50	Total charge: \$56 Employee pays: \$56 (toward employee's \$300 annual deductible)	Total charge: \$56 Employee pays: \$56 (toward employee's \$600 annual deductible)	Total charge: \$56 Employee pays: \$56 (toward employee's \$800 annual deductible)
Two physician visits for spouse/domestic partner	Employee copay: \$40	Employee copay: \$70	Employee copay: \$100	Total charge: \$112 Employee pays: \$112 (toward spouse/domestic partner's \$300 annual deductible)	Total charge: \$112 Employee pays: \$112 (toward spouse/domestic partner's \$600 annual deductible)	Total charge: \$112 Employee pays: \$112 (toward spouse/domestic partner's \$800 annual deductible)
Three physician visits for child	Employee copay: \$60	Employee copay: \$105	Employee copay: \$150	Total charge: \$168 Employee pays: \$168 (\$168 toward child's \$300 annual deductible)	Total charge: \$168 Employee pays: \$168 (\$168 toward child's \$600 annual deductible)	Total charge: \$168 Employee pays: \$168 (\$168 toward child's \$800 annual deductible)
One inpatient hospital stay for birth of newborn	Employee copay: \$200	Employee copay: \$400	Employee copay: \$600	Total cost: \$7,682 Employee pays: \$988 (\$188 toward remaining spouse/domestic partner's \$300 annual deductible + \$800 of \$1,124.10 coinsurance toward \$800 annual out-of-pocket maximum)	Total cost: \$7,682 Employee pays: \$1,488 (\$488 toward remaining spouse/domestic partner's \$600 annual deductible + \$1,000 of \$1,798.50 coinsurance toward \$1,000 out-of-pocket maximum)	Total cost: \$7,682 Employee pays: \$1,888 (\$688 toward remaining spouse/domestic partner's \$800 annual deductible + \$1,200 of \$1,748.50 coinsurance toward \$1,000 out-of-pocket maximum)
One generic drug for employee on a 30-day basis for a full year	Employee copay: \$120	Employee copay: \$120	Employee copay: \$120	Total cost: depends on drug Employee pays: \$84 copay	Total cost: depends on drug Employee pays: \$84 copay	Total cost: depends on drug Employee pays: \$84 copay
One generic drug for employee on a 90-day basis through mail-order for a full year	Employee copay: \$80	Employee copay: \$80	Employee copay: \$80	Total cost: depends on drug Employee pays: \$56 copay	Total cost: depends on drug Employee pays: \$56 copay	Total cost: depends on drug Employee pays: \$56 copay
One preferred brand drug for spouse/domestic partner on a 30-day basis for a full year	Employee copay: \$240	Employee copay: \$240	Employee copay: \$240	Total cost: depends on drug Employee pays: \$360 copay	Total cost: depends on drug Employee pays: \$360 copay	Total cost: depends on drug Employee pays: \$360 copay
One preferred brand drug for spouse/domestic partner on a 90-day basis through mail-order for a full year	Employee copay: \$160	Employee copay: \$160	Employee copay: \$160	Total cost: depends on drug Employee pays: \$240 copay	Total cost: depends on drug Employee pays: \$240 copay	Total cost: depends on drug Employee pays: \$240 copay
Total estimated out-of-pocket expense	\$920	\$1,210	\$1,500	\$2,064	\$2,564	\$2,964