



Family of Four with Major Medical Expenses

This example shows you how much a family of four with major medical expenses will pay for care with each of the BCBSTX medical plan options. When deciding which option is right for you, it is important to look at your total medical expenses which include what you pay for services **and** what you pay in paycheck contributions for each plan.

Meet Jeremy

- Jeremy is married and has two older active kids who both play team sports. His annual salary is over \$75,000 so he receives a \$1,000 contribution to his HSA from BMC. Jeremy also receives a \$500 discount on his 2017 medical premium for participating in the bWell wellness program and earning 7,000 points.
- Everyone in the family goes to the doctor for their physical, wellness visit and shots each year. Beyond preventive care, the family has a tough year with quite a few sports injuries, which results in an MRI, C-T scan, X-rays, two surgeries and physical therapy.
- His wife finally decides to see an allergy specialist after months of sneezing and wheezing.
- Let's pretend that the family will need to:
 - Get four physicals/wellness visits;
 - Go to the primary care doctor twelve times;
 - Visit a specialist fifteen times;
 - Go to an urgent care clinic three times;
 - Get care for two major sports injuries — two ER visits, two X-rays, a C-T scan, as MRI, two outpatient surgeries, six physical therapy sessions;
 - Allergy testing and nine rounds of allergy shots; and,
 - Fill three generic prescriptions at the pharmacy and eight generic maintenance medications (not preventive) through home delivery.

The amounts shown are estimates for the family's care under both plans. The numbers are for illustration purposes only. Please note all the annual physicals, wellness visits and immunizations were routine preventive care. So the plan covered all of these visits at 100% (shown as \$0 on the chart). All other amounts show Jeremy's out-of-pocket costs and assume the family used in-network providers.

	<i>Cost of Care Details</i>	HSA Plan	PPO Plan
Annual Deductible (Family)		\$3,000	\$1,500
Out-of-Pocket Maximum (Family)		\$6,000	\$6,000
Annual Medical Expenses:			
Four preventive care visits — physicals for Mom and Dad, wellness visits and immunizations for two kids	\$250 x 4	\$0 (covered 100%)	\$0 (covered 100%)

	Cost of Care Details	HSA Plan	PPO Plan
Annual Medical Expenses (cont.):			
Twelve primary care doctor visits	\$80 x 12	\$960	\$300 (\$25 copay x 12)
Fifteen specialist visits	\$110 x 15	\$1,650	\$600 (\$40 copay x 15)
Three trips to urgent care	\$180 x 3	\$413 Deductible Met <i>(\$390 to satisfy deductible + 15% coinsurance on remaining \$150)</i>	\$120 (\$40 copay x 3)
Allergy testing and nine allergy shots for Jeremy's wife	\$525 + \$35 x 9	\$126 <i>(Already met deductible, 15% coinsurance for care)</i>	\$764 <i>(Only \$750 of the \$840 applies toward the family deductible because expenses applied by each covered person can't be greater than the individual deductible amount, \$750)</i>
Two trips to the ER	\$800 x 2	\$240 <i>(Already met deductible, 15% coinsurance for care)</i>	\$500 (\$250 copay x 2)
Two X-rays costing \$500 each for Jeremy's oldest son following a sports injury. Jeremy's other son requires a C-T scan and an MRI (pre-authorization received for both)	\$500 x 2 + \$1,100 x 2	\$480 <i>(Already met deductible, 15% coinsurance for tests)</i>	\$1,018 Deductible Met (\$750 to satisfy deductible + 15% coinsurance on remaining \$2,450 for tests)
Two outpatient surgeries	\$6,000 x 2	\$1,800 <i>(Already met deductible, 15% coinsurance for the surgeries)</i>	\$1,800 <i>(Already met deductible, 15% coinsurance for the surgeries)</i>
Six physical therapy visits post-surgery	\$90 x 6	\$81 <i>(Already met deductible, 15% coinsurance for visits)</i>	\$81 <i>(Already met deductible, 15% coinsurance for visits)</i>
Three 30-day, retail generic drugs and eight 90-day, generic maintenance medications (not preventive) filled through home delivery	\$30 x 3 & \$50 x 8	\$74 <i>(Already met deductible, 15% coinsurance for medication)</i>	\$12 (\$4 copays x 3) + \$80 (\$10 copay x 8)
Total expenses		\$5,824	\$5,275
Jeremy's Paycheck & Out-of-Pocket Costs:			
Annual paycheck contributions		\$3,228	\$10,644
Deductible amount paid by Jeremy		\$3,000	\$1,500
Other costs paid by Jeremy*		\$2,824	\$3,775
Annual BMC-provided HSA contribution		- \$1,000	Not available
Jeremy's Total Cost		\$8,052	\$15,919

*Includes PPO copays and out-of-pocket costs after deductible is met.

To calculate the family's total cost, we added the annual out-of-pocket expenses (deductible + coinsurance and/or copayments + annual paycheck contributions) and subtracted Jeremy's BMC-provided HSA contribution. As you can see, your savings are much greater with the HSA Plan! Jeremy could also save even more by making his own HSA contribution and lowering his taxable income.