

Plan Comparison – Estimated Cost Scenarios

These comparisons will vary based on the provider used, actual services performed, network status, etc.

Cigna HDHP

Employee has as a good year but takes an expensive medication. We assume:

- 2 Sick Visits to a Primary Care Doctor
- 1 Brand Name Asthma Medication (Advair)

Employee Contribution To Premium (Annual): \$910.00

2 Sick Visits to PCP (\$1,600 deductible applies)
(Estimate \$75 x 2 visits) \$150.00

Asthma Medication (\$1,450 left on deductible, then there will be \$35 RX copays x 4 months) \$1,450 Ded + \$140 Copays = \$1,590.00

Total Medical Bills: \$1,740.00

Total Cost (premium + medical bills): \$2,650.00

Cigna PPO Plan

Employee has as a good year but takes an expensive medication. We assume:

- 2 Sick Visits to a Primary Care Doctor
- 1 Brand Name Asthma Medication (Advair)

Employee Contribution To Premium (Annual): \$2,080.00

2 Sick Visits to PCP (\$20 copay / visit) \$40.00

Asthma Medication (\$50 Copay / fill x 12) \$600.00

Total Medical Bills: \$640.00

Total Cost (premium + medical bills): \$2,720.00

Note: The above example is for someone with Employee Only Coverage. Costs will be different if selecting different coverage tier.

All deductible services are estimates based on regional averages for allowable medical charge. Costs will vary based on provider and scope of medical care provided. Company reserves the right to modify, suspend, amend or terminate any plan, in whole or in part at any time. While every effort was taken to accurately share the premium contributions, out-of-pocket limits, and member cost-sharing, errors are possible and each individual's situation and medical expenses are unique. Please consult your Benefits Guide and Summary Plan Description for complete details on member cost-sharing. Additionally, expenses for medical services not covered by our plan do not count towards the Out-of-Pocket maximum.

Plan Comparison – Estimated Cost Scenarios

These comparisons will vary based on the provider used, actual services performed, network status, etc.

Cigna HDHP

Employee has as a good year with very little medical care. We assume:

- 2 Sick Visits to a Primary Care Doctor
- 1 Antibiotic (amoxicillin) for an infection

You pay the following yearly: \$910.00
(payroll deductions)

2 Sick Visits to Primary Care Doctor (\$1,600 deductible applies first)
(Estimate \$75 / visit) \$150.00 (your cost)

Antibiotic Prescription (Amoxicillin) (\$1,600 deductible applies first)
(Estimate of \$10 / fill) \$10.00 (your cost)

Total Medical Bills: \$160.00

Total Cost
(premium + medical bills): \$1,070.00

Cigna PPO Plan

Employee has as a good year with very little medical care. We assume:

- 2 Sick Visits to a Primary Care Doctor
- 1 Antibiotic (amoxicillin) for an infection

You pay the following yearly: \$2,080.00
(payroll deductions)

2 Sick Visits to Primary Care Doctor (Copay \$20 / visit) \$40.00 (your cost)

Antibiotic Prescription (Amoxicillin) (Copay \$15 / fill) \$15.00 (your cost)

Total Medical Bills: \$55.00

Total Cost
(premium + medical bills): \$2,135.00

Note: The above example is for someone with Employee Only Coverage. Costs will be different if selecting different coverage tier.

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Plan Comparison – Estimated Cost Scenarios

These comparisons will vary based on the provider used, actual services performed, network status, etc.

Cigna HDHP

Sample Employee injures their knee and receives an MRI and Physical Therapy.

- 1 Emergency Room Visit
- 1 MRI
- Surgery on Knee
- 10 Physical Therapy Sessions

You pay the following yearly:
(payroll deductions) \$910.00

ER Visit: (Estimated cost of \$1,000)	(\$1,600 deductible applies first) \$1,000.00 (your cost)
MRI on Knee: (Estimated cost of \$800)	(\$600 left on deductible, then 20% of remaining \$200) \$640.00 (your cost)
Surgery (Estimated cost of \$20,000)	(Deductible is met, you pay 20% up to \$3,000 Out of Pocket maximum) \$1,360 (your cost)
10 PT visits (OOP is met):	\$0.00
Total Medical Bills:	\$3,000.00

Total Cost
(premium + medical bills): \$3,910.00

Cigna PPO Plan

Sample Employee injures their knee and receives an MRI and Physical Therapy.

- 1 Emergency Room Visit
- 1 MRI
- Surgery on Knee
- 10 Physical Therapy Sessions

You pay the following yearly:
(payroll deductions) \$2,080.00

ER Visit: (\$100 copay):	(Copay applies) \$100.00
MRI on Knee: (Covered at 100%)	(No cost to you) \$0.00
Surgery (Estimated cost of \$20,000)	(\$750 deductible applies 1st then 30% up to \$2,500 Out of Pocket maximum) \$2,400.00
10 PT visits (OOP is met):	\$0.00
Total Medical Bills:	\$2,500.00

Total Cost
(premium + medical bills): \$4,580.00

Note: The above example is for someone with Employee Only Coverage. Costs will be different if selecting different coverage tier.

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