

# Medical: State Health Benefit Plan



## HRA

Health Reimbursement  
Account

**No Copays**

**SHBP gives  
HRA Credits**

**Deductible**

**Then share  
expenses to  
out of pocket  
max**

## HMO

Health Maintenance  
Organization

**Copays**

**No Credits**

**Deductible**

**Then share  
expenses to  
out of pocket  
max**

## HDHP

High Deductible Plan  
Health Plan

**No Copays  
No Credits**

**Full  
Deductible**

**Then share  
expenses to  
out of pocket  
max**



# Low Medical Expense Example

Low Expense	\$1000 Expense = 3 Primary Doctor \$75, 2 Specialist \$150, Hospital \$475						
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	\$2,108.16	\$1,371.84	\$918.96	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$475.00	\$475.00		\$1,000.00
CoPays				\$195.00	\$195.00	\$195.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance							
Out of Pocket	\$2,708.16	\$2,171.84	\$1,818.96	\$2,386.36	\$2,763.88	\$2,044.56	\$1,741.96
FSA	-\$180.00	-\$240.00	-\$270.00	-\$201.00	-\$201.00	-\$58.50	-\$300.00
Net Cost	\$2,528.16	\$1,931.84	\$1,548.96	\$2,185.36	\$2,562.88	\$1,986.06	\$1,441.96

**The Bronze and HDHP plan will most likely provide a better financial result for lower medical expense due to the premium savings.**



# Mid Range Medical Expenses

Mid Range	\$2500 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$700						
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	<del>\$2,108.16</del>	<del>\$1,371.84</del>	<del>\$918.96</del>	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$700.00	\$700.00	-	\$2,500.00
CoPays	→			\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
Coinsurance	\$150.00	\$100.00	\$0.00	\$140.00	\$140.00		
Out of Pocket	<del>\$3,358.16</del>	<del>\$3,271.84</del>	<del>\$3,318.96</del>	\$3,246.36	\$3,623.88	\$2,539.56	\$3,241.96
FSA	-\$375.00	-\$570.00	-\$720.00	-\$417.00	-\$417.00	-\$207.00	
Net Cost	\$2,983.16	\$2,701.84	\$2,598.96	\$2,829.36	\$3,206.88	\$2,332.56	\$3,241.96

**The BCBS HMO plan will most likely provide a better financial result for mid-range medical expense due to the copayment savings versus deductible & co-insurance under other plans.**



# High Medical Expenses

High Expense	\$5000 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$3200						
Employee Only	Gold	Silver	Bronze	BCBS HMO	UHC HMO	Kaiser HMO	UHC HDHP
Annual Premium	\$2,108.16	\$1,371.84	\$918.96	\$1,716.36	\$2,093.88	\$1,849.56	\$741.96
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$1,300.00	\$1,300.00	-	\$3,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
CoInsurance	\$525.00	\$600.00	\$625.00	\$380.00	\$380.00		\$450.00
Out of Pocket	\$3,733.16	\$3,771.84	\$3,943.96	\$4,086.36	\$4,463.88	\$2,539.56	\$4,691.96
FSA	-\$487.50	-\$720.00	-\$907.50	-\$597.00	-\$597.00	-\$207.00	-
Net Cost	\$3,245.66	\$3,051.84	\$3,036.46	\$3,489.36	\$3,866.88	\$2,332.56	\$4,691.96

**The Gold plan will most likely provide a better financial result for high medical expense due to the lower co-insurance (15%), lower deductible (\$1500), except for HMO (\$1300) and HRA credit, versus other plans**

It's as easy as 1 - 2 - 3

# Earning Wellness Credits

- 1) TAKE REAL AGE TEST (ASSESSMENT) on [www.BeWellSHBP.com](http://www.BeWellSHBP.com).
- 2) GET A BIOMETRIC SCREENING

Download a Physician Screening Form at [www.BeWellSHBP.com](http://www.BeWellSHBP.com) and take to your doctor to complete.

**WBA + Biometric Screening = 240 well-being incentive credits**

- 3) TAKE ACTION – choose one or combo:

Get a Well Being Phone Coach

40 credits/mo up to 6/year

Use online Trackers 60 of 90 “green” days

120 credits up to 2x per year



**WBA + combo of the above actions =  
240 well-being incentive credits**

It's as easy as 1 - 2 - 3

# Telemedicine 24/7 with [www.livehealthonline.com](http://www.livehealthonline.com)

- 1) Sign-up
- 2) Sign-in/Choose a Doctor
- 3) Start a Session

## Why Telemedicine?

Bronze(75%/25%) = \$12.25

Gold (85%/15%) = \$7.35



## Look at the Cost!

Silver (80%/20%) = \$9.80

HMO = \$35 PCP Copay

10 Minutes for a typical visit