

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	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$188.56	\$125.19	\$77.69	\$148.53	\$177.91	\$169.54	\$63.36
Annual Premium	\$2,262.72	\$1,502.28	\$932.28	\$1,782.36	\$2,134.92	\$2,034.48	\$760.32
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	\$2,862.72	\$2,302.28	\$1,832.28	\$2,452.36	\$2,804.92	\$2,229.48	\$1,760.32
FSA	-\$180.00	-\$240.00	-\$270.00	-\$201.00	-\$201.00	-\$58.50	-\$300.00
Net Cost	\$2,682.72	\$2,062.28	\$1,562.28	\$2,251.36	\$2,603.92	\$2,170.98	\$1,460.32

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	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$188.56	\$125.19	\$77.69	\$148.53	\$177.91	\$169.54	\$63.36
Annual Premium	\$2,262.72	\$1,502.28	\$932.28	\$1,782.36	\$2,134.92	\$2,034.48	\$760.32
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	\$3,512.72	\$3,402.28	\$3,332.28	\$3,312.36	\$3,664.92	\$2,724.48	\$3,260.32
FSA	-\$375.00	-\$570.00	-\$720.00	-\$417.00	-\$417.00	-\$207.00	
Net Cost	\$3,137.72	\$2,832.28	\$2,612.28	\$2,895.36	\$3,247.92	\$2,517.48	\$3,260.32

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	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$188.56	\$125.19	\$77.69	\$148.53	\$177.91	\$169.54	\$63.36
Annual Premium	\$2,262.72	\$1,502.28	\$932.28	\$1,782.36	\$2,134.92	\$2,034.48	\$760.32
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	\$3,887.72	\$3,902.28	\$3,957.28	\$4,152.36	\$4,504.92	\$2,724.48	\$4,710.32
FSA	-\$487.50	-\$720.00	-\$907.50	-\$597.00	-\$597.00	-\$207.00	-
Net Cost	\$3,400.22	\$3,182.28	\$3,049.78	\$3,555.36	\$3,907.92	\$2,517.48	\$4,710.32

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.
- 2) GET A BIOMETRIC SCREENING or 2 PREVENTIVE SCREENINGS

**RAT + Biometric Screening or 2 Preventive Screenings =
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

Monthly Online Challenges

40 credits/mo up to 6/year

Preventative Screenings

60 credits each up to 2/year



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

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**Full
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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	\$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	\$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	\$3,358.16	\$3,271.84	\$3,318.96	\$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.
- 2) GET A BIOMETRIC SCREENING

Download a Physician Screening Form at 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

- 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