

RISAS MEDICAL INSURANCE SCENARIOS



Mark is sick with the flu. He visits his family doctor and is prescribed something to help. The total cost of the prescription and the visit without insurance is \$223.50.

Choice Plus Plan

- Pays \$25 co-pay
- Pays prescription co-pay \$10

HSA Plan

- Pays doctor's fees \$150-\$200
- Pays prescription \$23.50

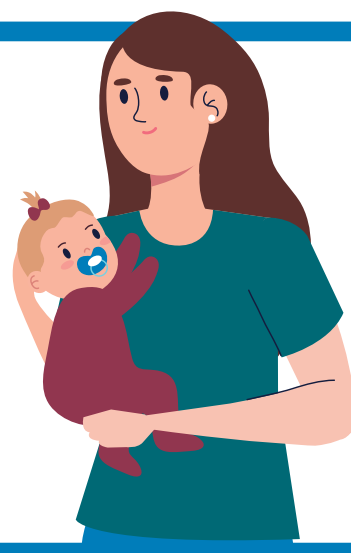
Sarah goes into labor and delivers a healthy baby girl. Total bills are \$30,000 (the average for a vaginal delivery without complications). Sarah is the only person on her insurance.

Choice Plus Plan

- Pays \$750
- Pays 20% of costs until she hits the maximum
- Total employee cost: \$3,250

HSA Plan

- Pays doctor's fees up to the out of pocket maximum
- Total employee cost: \$5,000*



James has knee surgery. Total bills are \$57,000. This does not include the additional cost of rehabilitation appointments, a knee brace, or crutches. He is the only person on his insurance.

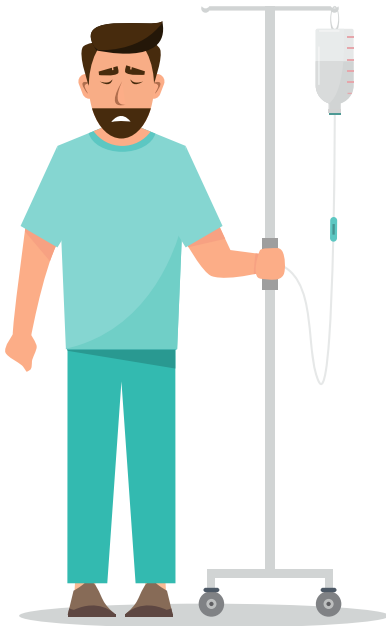
Choice Plus Plan

- Pays \$750
- Pays 20% of costs until he hits the maximum
- Total employee cost: \$3,250

HSA Plan

- Pays doctor's fees up to the out of pocket maximum
- Total employee cost: \$2,500*

Javier was in a car accident. He has a concussion and a broken leg. He was taken to the emergency room by a friend. After medical services provided, he is released the same day. Total cost was \$4,000. Javier is the only person on his insurance.



Choice Plus Plan

- Pays \$300 co-pay

HSA Plan

- Pays doctor's fees up to the out of pocket maximum
- Total employee cost: \$2,500*

Same situation but Javier stays in the hospital overnight for observation. Total cost was \$17,000.

Choice Plus Plan

- There is no co-pay on overnight stay so pays \$750 deductible
- Pays 20% of the ER costs until he hits the out of pocket maximum
- Total amount paid: \$3,250

HSA Plan

- Pays fees up to the out of pocket maximum
- Total employee cost: \$2,500*

Maria is usually very healthy. But this year with her kids in school she has been sick eight times. She has had sinus infections, flu, and strep throat. The eight visits to the doctor with prescriptions total: \$1,788.

Choice Plus Plan

- Pays \$25 co-pay eight times
- Pays prescription co-pays
- Total employee cost for eight visits \$280

HSA Plan

- Pays doctor's and prescription fees up to out of pocket maximum
- Total employee cost for eight visits \$1,788



*On the HSA plan, if you are the only person on the plan your out of pocket max is \$2,500 but if a child or spouse are added the out of pocket max becomes \$5,000.

**This document is an example of how medical insurance may be handled. Exact costs of procedures, billing & coding are not controlled by Risas. This document does not provide a guarantee regarding your medical procedures or services. Deductibles, coverage, and copays subject to change. Refer to the benefit guide for most recent information.