

Medical Plan Comparison Examples

The examples below are from the Summary of Benefits and Coverages (SBCs). Please note that there are some inferences made regarding medical care on the below examples. For more details on each plan, including deductibles, out of pocket max, co-insurance and others, please review the SBCs on the Employee Benefits Website (<https://www.columbuslibrary.org/employee-benefits/>).

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this plan might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your providers charge, and many other factors. Focus on the cost sharing amounts (deductibles, copayments and coinsurance) and excluded services under the plan. Use this information to compare the portion of costs you might pay under different health plans. Please note these coverage examples are based on self-only coverage.

Example 1:

PPO		HDHP/HSA		MEC/HSA	
Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)		Peg is Having a Baby (9 months of in-network pre-natal care and a hospital delivery)	
■ The plan's overall deductible	\$750	■ The plan's overall deductible	\$1,750	■ The plan's overall deductible	\$5,000
■ Specialist copay	\$25	■ Specialist copay	\$15	■ Specialist coinsurance	25%
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	25%
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	25%
This EXAMPLE event includes services like: Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		This EXAMPLE event includes services like: Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)		This EXAMPLE event includes services like: Specialist office visits (pre-natal care) Childbirth/Delivery Professional Services Childbirth/Delivery Facility Services Diagnostic tests (ultrasounds and blood work) Specialist visit (anesthesia)	
Total Example Cost	\$12,700	Total Example Cost	\$12,700	Total Example Cost	\$12,700
In this example, Peg would pay:		In this example, Peg would pay:		In this example, Peg would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$750	Deductibles	\$1,750	Deductibles	\$5,000
Copayments	\$0	Copayments	\$0	Copayments	\$0
Coinsurance	\$1,750	Coinsurance	\$2,178	Coinsurance	\$1,000
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$60	Limits or exclusions	\$60	Limits or exclusions	\$60
The total Peg would pay is	\$2,560	The total Peg would pay is	\$3,988	The total Peg would pay is	\$6,060

Example 2:

PPO		HDHP/HSA		MEC/HSA	
Mia's Simple Fracture (in-network emergency room visit and follow up care)		Mia's Simple Fracture (in-network emergency room visit and follow up care)		Mia's Simple Fracture (in-network emergency room visit and follow up care)	
■ The plan's overall deductible	\$750	■ The plan's overall deductible	\$1,750	■ The plan's overall deductible	\$5,000
■ Specialist copay	\$25	■ Specialist copay	\$15	■ Specialist coinsurance	25%
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	25%
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	25%
This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)		This EXAMPLE event includes services like: <u>Emergency room care</u> (including medical supplies) <u>Diagnostic test</u> (x-ray) <u>Durable medical equipment</u> (crutches) <u>Rehabilitation services</u> (physical therapy)	
Total Example Cost	\$2,800	Total Example Cost	\$2,800	Total Example Cost	\$2,800
In this example, Mia would pay:		In this example, Mia would pay:		In this example, Mia would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$750	Deductibles	\$1,000	Deductibles	\$2,800
Copayments	\$300	Copayments	\$200	Copayments	\$0
Coinsurance	\$100	Coinsurance	\$0	Coinsurance	\$0
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$0	Limits or exclusions	\$0
The total Mia would pay is	\$1,150	The total Mia would pay is	\$1,200	The total Mia would pay is	\$2,800

Example 3:

PPO		HDHP/HSA		MEC/HSA	
Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)		Managing Joe's type 2 Diabetes (a year of routine in-network care of a well-controlled condition)	
■ The plan's overall deductible	\$750	■ The plan's overall deductible	\$1,750	■ The plan's overall deductible	\$5,000
■ Specialist copay	\$25	■ Specialist copay	\$15	■ Specialist coinsurance	25%
■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	20%	■ Hospital (facility) coinsurance	25%
■ Other coinsurance	20%	■ Other coinsurance	20%	■ Other coinsurance	25%
This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)		This EXAMPLE event includes services like: <u>Primary care physician</u> office visits (including disease education) <u>Diagnostic tests</u> (blood work) <u>Prescription drugs</u> <u>Durable medical equipment</u> (glucose meter)	
Total Example Cost	\$5,600	Total Example Cost	\$5,600	Total Example Cost	\$5,600
In this example, Joe would pay:		In this example, Joe would pay:		In this example, Joe would pay:	
<i>Cost Sharing</i>		<i>Cost Sharing</i>		<i>Cost Sharing</i>	
Deductibles	\$150	Deductibles	\$300	Deductibles	\$5,000
Copayments	\$1,000	Copayments	\$70	Copayments	\$0
Coinsurance	\$20	Coinsurance	\$1,100	Coinsurance	\$60
<i>What isn't covered</i>		<i>What isn't covered</i>		<i>What isn't covered</i>	
Limits or exclusions	\$0	Limits or exclusions	\$30	Limits or exclusions	\$0
The total Joe would pay is	\$1,170	The total Joe would pay is	\$1,500	The total Joe would pay is	\$5,060

How does the MEC medical plan works:

Peg has her Age/Gender Preventive Screenings

(in-network primary care visit)

This EXAMPLE event includes services like:

Primary Care office visits (preventive care)
Diagnostic tests (mammogram, lab and blood work)
Prescription drugs

In this example, Peg would pay?

Cost Sharing	
Deductibles	\$0
Copayments	\$0
Coinsurance	\$0

The total Peg would pay is \$0

Joe has Strep Throat

(in-network convenience care visit)

This EXAMPLE event includes services like:

Convenience Care Clinic (nurse evaluation)
Diagnostic tests (strep test)
Prescription drugs

In this example, Joe would pay?

Cost Sharing	
Deductibles	\$109
Copayments	\$0
Coinsurance	\$0

The total Joe would pay is \$109

Mia has a Leg Fracture

(in-network emergency room visit and follow up care)

This EXAMPLE event includes services like:

Emergency room care (including medical supplies,
Diagnostic test (x-ray)
Durable medical equipment (crutches)
Outpatient Surgery
Rehabilitation services (physical therapy)

In this example, Mia would pay?

Cost Sharing	
Deductibles	\$5,000
Copayments	\$0
Coinsurance	\$675

The total Mia would pay is \$5,675