

# Smith Family – Medical Year #1

Includes: 5 Well-care visits & 3 Sick Dr. Appointments

Smith Family Medical Year #1 for 2020 (Husband, Wife, 3 Kids)	QHDHP w/HSA	2000 Plan	Contributory Plan
Payroll Deduction 2020 Contributory Plan \$188.61 per month	\$0	\$0	\$2,263
5 Well Care Visits	\$0	\$0	\$0
Each child gets ill once and sees a doctor Estimate Details: QHDHP - Dr. Office costing \$200 per visit Contributory & 2000 Plans - \$30 office visit Copay	\$600	\$90	\$90
<b>Smith Family Medical Costs in 2020</b>	<b>\$600</b>	<b>\$90</b>	<b>\$2,353</b>
Total Applied to Deductible for 2020	\$600	\$0	\$0

\*Actual dollar amounts stated above are fictitious numbers, estimates only.  
Co-pay applies to Out of Pocket only

# Smith Family – Medical Year #2

Includes: 5 Well-care visits, 7 Sick Dr. Appointments, 2 Labs, Medication

Smith Family Medical Year #2 for 2020 (Husband, Wife, 3 Kids)	QHDHP w/HSA	2000 Plan	Contributory Plan
Payroll Deduction 2020 Contributory Plan \$188.61 per month	\$0	\$0	\$2,263
5 Well Care Visits	\$0	\$0	\$0
Children get ill twice a year and Jane can count on a sinus infection each spring (7 Doctor Appointments) Estimate Details: QHDHP - Dr. Office costing \$200 per visit Contributory & 2000 Plans - \$30 office visit Copay	\$1,400	\$210	\$210
Lab work for 2 Children Estimate Details: QHDHP - Dr. Office costing \$75 per visit Contributory & 2000 Plans - \$30 lab Copay	\$150	\$60	\$60
Son has asthma and needs medication regularly (medication is on preventive list)	\$0	\$100	\$100
Husband a requires medication (not on preventive list for QHDHP)	\$450	\$90	\$90
<b>Smith Family Medical Costs in 2020</b>	<b>\$2,000</b>	<b>\$460</b>	<b>\$2,723</b>
Total Applied to Deductible	\$2,000	\$190	\$190

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Co-pay applies to Out of Pocket only

# Smith Family – Medical Year #3

Includes: 5 Well-care visits, broken bone, 5 Sick Appointments and 2 medications

Smith Family Medical Year #3 for 2019 (Husband, Wife, 3 Kids)	QHDHP w/HSA	2000 Plan	Contributory Plan
Payroll Deduction 2020 Contributory Plan \$188.61 per month	\$0	\$0	\$2,263
5 Well Care Visits	\$0	\$0	\$0
Child B - Breaks Leg Hospital ER Admitted with follow up Surgery - \$10,000	\$3000 (Deductible) <u>\$1400 (Co-insurance)</u> \$4,400	\$2000 (Deductible) <u>\$1600 (Co-insurance)</u> \$3,600	\$750 (Deductible) <u>\$1850 (Co-insurance)</u> \$2,600
5 Sick Appointments	\$100	\$150	\$150
Child A has asthma and needs medication regularly (medication is on preventive list)	\$0	\$100	\$100
Her husband a requires medication (not on preventive list for QHDHP)	\$90	\$90	\$90
<b>Smith Family Medical Costs in 2020</b>	<b>\$4,590</b>	<b>\$3,940</b>	<b>\$5,203</b>
Total Applied to Deductible - Child B ONLY	\$3,000	\$2,000	\$750
Total Applied to Out of Pocket (OOP) (Combination of Sick Appointments, Child B, and medications)	\$4,590	\$3,940	\$2,940

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Co-pay applies to Out of Pocket only

# Smith Family –Medical Year #4

Includes: 5 Well-care visits, broken bone, new baby

Smith Family Medical Year #4 for 2019 (Husband, Wife, 3 Kids)	QHDHP w/HSA	2000 Plan	Contributory Plan
Payroll Deduction 2020 Contributory Plan \$188.61 per month	\$0	\$0	\$2,263
5 Well Care Visits	\$0	\$0	\$0
Child B - Breaks Leg Hospital ER Admitted with follow up Surgery - \$10,000	\$3000 (Deductible) <u>\$1400 (Co-insurance)</u> \$4,400	\$2000 (Deductible) <u>\$1600 (Co-insurance)</u> \$3,600	\$750 (Deductible) <u>\$1850 (Co-insurance)</u> \$2,600
Mom has new baby - Hospital Stay with Delivery - \$15,000 QHDHP plan - remaining co-insurance Total Aggregate family OOP is \$5,000 Contributory – Deductible & Co-Insurance: Per person OOP is 3,000 2000 Plan – Deductible & Co-Insurance: Per person OOP is 4,000	\$600	\$2000 (Deductible) <u>\$2000 (Co-insurance)</u> \$4,000	\$750 (Deductible) <u>\$2250 (Co-insurance)</u> \$3,000
New Baby Routine Hospital stay 1-3 days \$5,000 QHDHP plan - Total Aggregate family OOP MAX of \$5,000 already been met Cont CAP – Total Family OOP is \$6,000 CAP 2000 – Deductible & Co-Insurance: Per person OOP is \$4,000	\$0	\$2000 (Deductible) <u>\$600 (Co-insurance)</u> \$2,600	\$400 (Deductible)
<b>Smith Family Medical Costs in 2020</b>	<b>\$5,000</b>	<b>\$10,200</b>	<b>\$8,263</b>
Total Applied to Deductible	\$3,000	Child B - \$2,000 Mom - \$2,000 New Baby - \$2,000	Child B - \$750 Mom - \$750 New Baby - \$400
Total Applied to Out of Pocket (OOP)	\$5,000	Child B - \$3,600 Mom - \$4,000 New Baby - <u>\$2,600</u> <b>TOTAL 2020 \$10,200</b>	Child B - \$2,600 Mom - \$3,000 New Baby - <u>\$400</u> <b>TOTAL 2020 \$6,000</b>

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