

Open Enrollment 2012

A guide to making your best choice



Comparing CDHP 1 and 2 and Traditional PPO

Sample Case #3:

Susan is a single, non tobacco user, individual enrolled in the state's health care program. She has an annual physical exam in January which includes routine lab work and vaccinations. She also has an annual mammogram in connection with her physical. Susan suffers from an arthritic condition which is managed with the drug ENBREL (a specialty drug). She has chosen to self-administer her treatment. Susan uses only in-network providers for her health care needs.

Description	Amount	Date
Annual Physical	\$ 100.00	January
Routine Labs w/ Physical	\$ 75.00	January
Vaccines w/ Physical	\$ 100.00	January
Annual Mammogram	\$ 200.00	January
ENBREL treatments/Month	\$ 1,250.00	Monthly
Total Cost of Services	\$15,475.00	

	CDHP 1	CDHP 2	Trad PPO
Annual Deductible	\$ 2,500.00	\$ 1,500.00	\$ 750.00
Annual Physical	\$ -	\$ -	\$ -
Routine Labs w/ Physical	\$ -	\$ -	\$ -
Vaccines w/ Physical	\$ -	\$ -	\$ -
Annual Mammogram	\$ -	\$ -	\$ -
ENBREL treatments / Month			
Applied to Deductible	\$ 2,500.00	\$ 1,500.00	\$ 750.00
Incurred with Coverage	\$ 1,500.00	\$ 1,500.00	\$ 1,750.00
Cost of ENBREL Treatments	\$ 4,000.00	\$ 3,000.00	\$ 2,500.00
Total Point of Service Employee Costs	\$ 4,000.00	\$ 3,000.00	\$ 2,500.00
Plan Cost of Services	\$11,475.00	\$12,475.00	\$12,975.00
Employee Premium Contribution	\$ 147.42	\$ 793.26	\$ 3,283.02
State's HSA Contribution	\$ 1,123.20	\$ 673.92	\$ -
Net Cost to Employee	\$ 3,024.22	\$ 3,119.34	\$ 5,783.02

Footnote: Employee takes advantage of the Non-Tobacco Use Incentive