



Kristin

Mom with college-age daughter, Emma, who needs regular out-of-network services.

Available Funds: Moderate
Health Care Use: Moderate

Let's look at how the IYC Health Plan and the Access Plan would work for Kristin and Emma over the course of three years.

Year 1

	IYC Health Plan	Access Plan
Annual Premium	\$3,684 <i>(Employer pays \$24,700)</i>	\$8,808 <i>(Employer pays \$41,700)</i>
Health Savings Account (HSA)	None. Not eligible.	None. Not eligible.
Primary Care Visit for Kristin	In-Network: \$15	In-Network: \$15
Specialty Office Visits for Emma 12 Psychologist Office Visits 1 Psychiatrist Office Visit	Out-of-Network: \$2,650 <i>Kristin would pay the full office visit cost because it is out-of-network.</i>	In-Network: \$195
Preventive Care Adult Physicals	\$0	\$0
Prescription 1 Fill for Kristin 12 Fills of Generic Antidepressant for Emma	\$5 \$60	\$5 \$60
Emma's Allergic Reaction 2 Specialty Office Visits Allergy Skin Test	Out-of-Network: \$500 <i>(\$400 for office visits + \$100 test)</i>	In-Network: \$150 <i>(\$50 for visits + \$100 test)</i> <i>Kristin must pay the full cost for the test until she meets the individual deductible for Emma. Kristin has only paid office visit copays for Emma, which do not count toward the deductible.</i>

Year 1 Total

Kristin would pay \$6,914 for her and Emma's health care this year.

Kristin would pay \$9,233 for her and Emma's health care this year.



Year 2

	IYC Health Plan	Access Plan
Annual Premium	\$3,684 <i>(Employer pays \$24,700)</i>	\$8,808 <i>(Employer pays \$41,700)</i>
Health Savings Account (HSA)	Not eligible.	Not eligible.
Primary Care Visit for Kristin	In-Network: \$15	In-Network: \$15
Specialty Office Visits for Emma 12 Psychologist Office Visits 1 Psychiatrist Office Visit	Out-of-Network: \$2,650	In-Network: \$195
36 Allergy Shot Visits for Emma Total Cost: \$2,880	Out-of-Network: \$2,880 <i>Because this plan design doesn't offer out-of-network benefits, Kristin must pay the full cost. The out-of-pocket limit (OOPL) does not come into play.</i>	In-Network: \$513 <i>Kristin must pay full cost until she meets individual deductible and then 10% of the remaining costs up to the individual medical OOPL of \$1,250.</i>
Preventive Care Adult Physicals	\$0	\$0
Prescription 1 Fill for Kristin 12 Fills for Emma	\$5 \$60	\$5 \$60
Year 2 Totals	Kristin would pay \$9,294 for her and Emma's health care this year.	Kristin would pay \$9,596 for her and Emma's health care this year.



Year 3

	IYC Health Plan	Access Plan
Annual Premium	\$3,684 <i>(Employer pays \$24,700)</i>	\$8,808 <i>(Employer pays \$41,700)</i>
Health Savings Account (HSA)	Not eligible.	Not eligible.
Primary Care Visit for Kristin	In Network: \$15	In-Network: \$15
Specialty Office Visits for Emma 12 Psychologist Office Visits 1 Psychiatrist Office Visit	Out-of-Network: \$2,650	In-Network: \$195
4 Allergy Shot Visits for Emma Total Cost: \$320	Out-of-Network: \$320	In-Network: \$257 <i>Kristin must pay full cost until she meets individual deductible of \$250 and then 10% of the remaining cost, up to the individual medical OOP of \$1,250.</i>
Preventive Care Adult Physicals	\$0	\$0
Prescription 1 Fill for Kristin 12 Fills for Emma	\$5 \$60	\$5 \$60
Stitches for Emma's Hand Total Cost: \$375 <i>Emergency Room: \$75</i> <i>Stitches: \$300</i>	\$330 <i>Emergency care is covered as in-network, wherever you are.</i> <i>Kristin must pay a \$75 copay and the full costs until she meets the individual deductible of \$250. Then 10% of the remaining costs up to the individual OOP of \$1,250.</i> <i>Out-of-network services do not count toward the deductible since out-of-network benefits are not offered by this plan design.</i>	\$105 <i>Emergency care is covered as in-network, wherever you are.</i> <i>Kristin must pay a \$75 copay. Because she has met the \$250 deductible for Emma, she is responsible for 10% of the costs up to the individual OOP of \$1,250.</i>
Year 3 Totals	Kristin would pay \$7,064 for her and Emma's health care this year.	Kristin would pay \$9,445 for her and Emma's health care this year.



Total Over 3 Years

IYC Health Plan

Kristin would pay **\$23,272** for her and Emma's health care over 3 years.

Access Plan

Kristin would pay **\$28,274** for her and Emma's health care over 3 years.

What Kristin Chose...

Kristin chose the Access Plan initially because she thought she needed out-of-network care for Emma. But, after two years, Kristin realized the costs of the visits did not outweigh the higher premium cost of this plan. Kristin switched to the IYC Health Plan during open enrollment for Year 3.



Food for Thought...

No matter which plan Kristin chooses, she has fairly high-cost health care expenses. Kristin could save money by deferring pre-tax dollars into a health care flexible spending account (FSA). These deferrals could reduce her taxable income by as much as 30%. Learn more about the Health Care FSA in the [Insurance section](#) of the website.



Note: The case study presented here is an example of health care expenses incurred by a fictitious member of our program. Your situation is unique; thoroughly evaluate all of your needs before selecting a plan design option.

