

## STEVE ADAMS

Steve is a healthy 35-year-old who loves skiing and the outdoors. Being healthy is important to him, but he never really thinks about it. Unfortunately, he took a nasty spill on the slopes and had to have knee surgery later in the year. Since his expenses were higher than usual, Steve had some out-of-pocket expenses in his first year. His second year was more typical and he was able to begin to build savings in his HIA for the future.

### Services used by Steve:

- Online Health Assessment
- Online physician directory and profiles
- 24-Hour Nurse Advice Line

### Services to help Steve stay healthy:

- Online fitness program

## STEVE ADAMS HIA PLUS PLAN

Steve receives a \$1,500 allocation in his HIA each year. His plan's deductible is \$2,000 for individual coverage. If he uses all of his allocation he will pay \$500 out-of-pocket (the Bridge) needed to meet the deductible before the Traditional Health Coverage begins.

| Year 1  |                | Year 2  |              |
|---|----------------|---|--------------|
| HIA: Annual HIA allocation, \$1,500, plus \$50 for completing the Health Assessment | \$1,550        | HIA Balance: \$0 from Year 1, plus \$1,500 for Year 2 and \$50 for updating the Health Assessment                           | \$1,550      |
| <b>Total Expenses:</b>  | <b>\$4,650</b> | <b>Total Expenses:</b>  | <b>\$500</b> |
| Preventive care services  | \$250          | Preventive care services  | \$200        |
| Arthroscopic Knee Surgery   | \$4,200        | Sick visits   | \$100        |
| Prescription drugs  | \$200          | Prescription drugs  | \$200        |
| Paid by preventive care benefit - no deduction from HIA                             | \$250          | Paid by preventive care benefit - no deduction from HIA   | \$200        |
| Expense balance remaining   | \$4,400        |   |              |
| Amount paid from annual HIA allocation  | \$1,500        | Amount paid from HIA  | \$300        |
| Steve uses Healthy Rewards dollars to help pay this year's Bridge                   | \$50           |   |              |
| Steve pays remainder of Bridge (\$500 - \$50 = \$450)                               | \$450          |   |              |
| Expense balance remaining   | \$2,400        |   |              |
| Amount paid by Traditional Health Coverage (90% x \$2,400 = \$2,160)                | \$2,160        |   |              |
| Steve pays coinsurance under Traditional Health Coverage (10% x \$2,400 = \$240)    | \$240          |   |              |
| <b>Total Amount HIA and Plan Pays</b>   | <b>\$3,960</b> | HIA Rollover to Year 3  | \$1,250      |
| <b>Total Amount Steve Adams Pays</b>  | <b>\$690</b>   | Since Steve did not spend all of his HIA allocation, he did not need to pay any additional amounts out-of-pocket this year. |              |
| HIA Rollover to Year 2  | \$0            |   |              |

## THE SMITHS

The second year the Smiths were enrolled, Mr. Smith had major surgery for his back. Thanks to their HIA savings from their first year, the Smiths had money in their HIA to help cover some of their Bridge amount in Year 2.

Services used by all the Smiths:

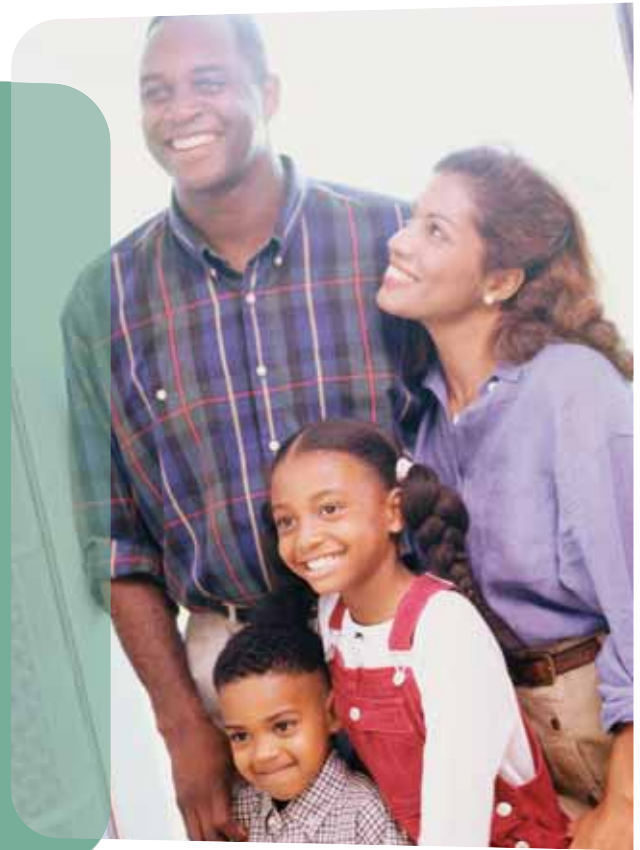
- Online Health Assessment
- Online family health record
- Online physician directory and profiles
- Online office visit guidelines
- 24-Hour Nurse Advice Line

Services to help with Mr. Smith's back surgery:

- Online hospital procedure guides – what to expect in the hospital, safety tips and self care at home
- Personal Health Coach support for home care after surgery

## THE SMITHS' HIA PLUS PLAN

The Smiths receive a \$2,000 allocation in their HIA each year. Their plan's annual deductible is \$5,000 for family coverage. If they use all of their allocation, they will pay \$3,000 out-of-pocket (the Bridge) needed to meet their deductible before the Traditional Health Coverage begins.



| Year 1   |         |
|--|---------|
| HIA:   | \$2,050 |
| Annual allocation is \$2,000, plus \$50 for completing the Health Assessment |         |
| Total Expenses:  | \$1,500 |
| Prescription drugs   | \$200   |
| Physical therapy   | \$800   |
| Preventive visits and lab tests  | \$500   |
| Paid by preventive care benefit – no deduction from HIA                      | \$500   |
| Expense balance remaining  | \$1,000 |
| Amount paid from HIA   | \$1,000 |
| HIA Rollover to Year 2   | \$1,050 |

Since the Smiths did not spend all of their HIA allocation, they did not need to pay any additional amounts out-of-pocket this year.

| Year 2   |          |
|--|----------|
| HIA Balance:   | \$3,300  |
| \$1,050 from Year 1, plus \$2,000 for Year 2 and \$50 for updating the Health Assessment and \$200 reward for enrolling in and graduating from the Personal Health Coach Program |          |
| Total Expenses:  | \$15,050 |
| Preventive visits and lab tests  | \$300    |
| Hospital and surgery charges   | \$14,300 |
| Prescription drugs   | \$450    |
| Paid by preventive care benefit – no deduction from HIA  | \$300    |
| Expense balance remaining  | \$14,750 |
| Amount paid from Year 2 HIA allocation   | \$2,000  |
| Year 1 Rollover and Healthy Rewards help pay Bridge  | \$1,300  |
| Smiths pay remainder of Bridge (\$3000 - \$1300 = \$1700)  | \$1,700  |
| Expense balance remaining  | \$9,750  |
| Charges paid by Traditional Health Coverage (80% x \$9,750 = \$7,800)  | \$7,800  |
| Smiths pay coinsurance under Traditional Health Coverage (20% x \$9,750 = \$1,950)   | \$1,950  |
| Total Amount HIA and Plan Pays   | \$11,400 |
| Total Amount the Smiths Pay  | \$3,650  |
| HIA Rollover to Year 3   | \$0      |