

# Medical Plan Scenarios

The Smart Recommendations tool in Alight Worklife can help you choose your medical plan. In addition, check out the sample scenarios below of a low utilizer, a medium utilizer, and a high utilizer of medical coverage. See how different medical expenses add up, depending on the plan you choose.

<b>Expected Medical Care</b> <i>Examples of services received throughout the year.</i> <i>Services are per covered dependent.</i>	<b>Low Utilizer</b> <i>Does Not Reach Deductible</i>	<b>Medium Utilizer</b> <i>Reaches Deductible</i>	<b>High Utilizer</b> <i>Reaches Out-of-Pocket Maximum</i>
	<b>Annual Preventive Visits</b> <b>1-2 Sick Office or Specialist Visits</b> <b>1-2 Prescriptions</b> <b>1-2 Urgent Care Visits</b>	<b>Annual Preventive Visits</b> <b>1-2 Sick Office or Specialist Visits</b> <b>2-3 Prescriptions</b> <b>1 Outpatient (Minor) Surgery</b>	<b>Annual Preventive Visits</b> <b>2 Emergency Room Visits</b> <b>1 Inpatient Admission</b> <b>Monthly Prescription</b>

Coverage Tier	Expense Type	Low Utilizer		Medium Utilizer		High Utilizer	
		HMO	HDHP	HMO	HDHP	HMO	HDHP
<b>Individual</b>	Medical/Rx Expenses	\$150	\$900	\$1,000	\$1,600	\$2,500	\$3,200
	Payroll Deductions	\$2,131	\$588	\$2,131	\$588	\$2,131	\$588
	Milford HSA/HRA Funding	\$0	(\$500)	\$0	(\$500)	\$0	(\$500)
	<b>Total Out-of-Pocket Cost*</b>	<b>\$2,281</b>	<b>\$988</b>	<b>\$3,131</b>	<b>\$1,688</b>	<b>\$4,631</b>	<b>\$3,288</b>
<b>Individual &amp; Spouse</b>	Medical/Rx Expenses	\$300	\$1,800	\$2,000	\$3,200	\$5,000	\$6,000
	Payroll Deductions	\$6,087	\$1,830	\$6,087	\$1,830	\$6,087	\$1,830
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	<b>Total Out-of-Pocket Cost*</b>	<b>\$6,387</b>	<b>\$2,630</b>	<b>\$8,087</b>	<b>\$4,030</b>	<b>\$11,087</b>	<b>\$6,830</b>
<b>Individual &amp; Child(ren)</b>	Medical/Rx Expenses	\$200	\$1,350	\$2,000	\$3,200	\$5,000	\$6,000
	Payroll Deductions	\$5,636	\$1,695	\$5,636	\$1,695	\$5,636	\$1,695
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	<b>Total Out-of-Pocket Cost*</b>	<b>\$5,836</b>	<b>\$2,045</b>	<b>\$7,636</b>	<b>\$3,895</b>	<b>\$10,636</b>	<b>\$6,695</b>
<b>Family</b>	Medical/Rx Expenses	\$400	\$2,700	\$2,000	\$3,200	\$5,000	\$6,000
	Payroll Deductions	\$7,214	\$2,169	\$7,214	\$2,169	\$7,214	\$2,169
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	<b>Total Out-of-Pocket Cost*</b>	<b>\$7,614</b>	<b>\$3,869</b>	<b>\$9,214</b>	<b>\$4,369</b>	<b>\$12,214</b>	<b>\$7,169</b>

\* Costs for medical services depend on the provider you see. Costs above are based on receiving care from Tier 2 providers. When care is received from a participating Tier 1 provider, your total out-of-pocket costs will be lower.