

Medical Plan Scenarios - 2025

The Smart Recommendations tool in Aight 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.

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

Coverage Tier	Expense Type	Low Utilizer		Medium Utilizer		High Utilizer	
		HMO	HDHP	HMO	HDHP	HMO	HDHP
Individual	Medical/Rx Expenses	\$150	\$900	\$1,000	\$1,650	\$2,500	\$3,000
	Payroll Deductions	\$2,329	\$642	\$2,329	\$642	\$2,329	\$642
	Milford HSA/HRA Funding	\$0	(\$500)	\$0	(\$500)	\$0	(\$500)
	Total Out-of-Pocket Cost*	\$2,479	\$1,042	\$3,329	\$1,792	\$4,829	\$3,142
Individual & Spouse	Medical/Rx Expenses	\$300	\$1,800	\$2,000	\$3,300	\$5,000	\$6,000
	Payroll Deductions	\$6,653	\$2,001	\$6,653	\$2,001	\$6,653	\$2,001
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	Total Out-of-Pocket Cost*	\$6,953	\$2,801	\$8,653	\$4,301	\$11,653	\$7,001
Individual & Child(ren)	Medical/Rx Expenses	\$200	\$1,350	\$2,000	\$3,300	\$5,000	\$6,000
	Payroll Deductions	\$6,160	\$1,853	\$6,160	\$1,853	\$6,160	\$1,853
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	Total Out-of-Pocket Cost*	\$6,360	\$2,203	\$8,160	\$4,153	\$11,160	\$6,853
Family	Medical/Rx Expenses	\$400	\$2,700	\$2,000	\$3,300	\$5,000	\$6,000
	Payroll Deductions	\$7,885	\$2,371	\$7,885	\$2,371	\$7,885	\$2,371
	Milford HSA/HRA Funding	\$0	(\$1,000)	\$0	(\$1,000)	\$0	(\$1,000)
	Total Out-of-Pocket Cost*	\$8,285	\$4,071	\$9,885	\$4,671	\$12,885	\$7,371

* Costs for medical services depend on the provider you see. Costs above are based on a full-time employee (FTE) 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.