

# Comparing annual cost of medical coverage

Let's take a look at four fictional Spire employees and compare their annual cost of coverage for each of the four medical plans offered in 2024, based on both planned and unplanned medical situations, to see which plan is the best fit.

Each assumes the use of in-network providers for all healthcare needs. If a consumer-driven health plan (CDHP) is elected, the Spire wellness credit, annual health savings account (HSA) and one-time enhanced HSA seed monies are reflected in the annual cost.



## Persona 1: Employee only

Josh is 30 and single with no dependents. He is active, exercises regularly and earned the full Spire wellness credit (\$600) by completing activities through the Virgin Pulse platform over the course of the last calendar year. He has high cholesterol and takes a generic prescription medication. During 2024, Josh will see his in-network doctor for an annual health checkup (preventive visit) and to update his adult vaccinations. He uses LiveHealth Online for a telehealth visit due to a sinus infection and is prescribed an antibiotic. Here's what Josh's estimated total in-network, out-of-pocket costs would be under each plan option.

	Estimated cost	Coinsurance plan	Copay plan	CDHP Base plan*	CDHP Value plan*
Annual deductible		\$500	\$1,000	\$1,750	\$4,500
Out-of-pocket maximum		\$2,500	\$3,000	\$3,500	\$6,500
Annual payroll deduction		\$2,100	\$1,668	\$696	\$132
Annual health checkup (preventive visit)	\$180	\$0	\$0	\$0	\$0
Adult vaccinations	\$400	\$0	\$0	\$0	\$0
Generic cholesterol prescription (statin)	\$600	\$0	\$0	\$0	\$0
Livehealth Online visit for sinus infection	\$59	\$25	\$25	\$59	\$59
Generic antibiotic for sinus infection	\$150	\$10	\$10	\$150	\$150
<b>Total cost</b>		<b>\$2,135</b>	<b>\$1,703</b>	<b>\$905</b>	<b>\$341</b>
Spire wellness credit		-\$600	-\$600	-\$600	-\$600
Spire HSA enhanced seed		\$0	\$0	-\$500	-\$500
Spire annual HSA seed		\$0	\$0	-\$500	-\$500
<b>Final out-of-pocket costs</b>		<b>\$1,535</b>	<b>\$1,103</b>	<b>-\$695</b>	<b>-\$1,259</b>

\*Employees with a CDHP plan: The balance of the Spire wellness credit against the annual premium, if any, HSA enhanced seed and annual HSA seed is deposited into the employee's HSA account. If an employee is not eligible for an HSA account, the wellness credit is issued as a credit on the employee's paycheck. In order to receive the HSA enhanced seed and annual HSA seed funding, the employee must be eligible to open an HSA.



## Persona 2: Employee + child

Nathan is 61 and covering his 24-year-old son on his plan. During 2024, Nathan has to unexpectedly have his appendix removed. He also takes a generic prescription medication to keep his high cholesterol under control. Both Nathan and his son will see their in-network doctor for their annual health checkups (preventive visits) and update their adult vaccinations. Here's what Nathan's estimated total in-network, out-of-pocket costs would be under each plan option.

	Estimated cost	Coinsurance plan	Copay plan	CDHP Base plan*	CDHP Value plan*
Annual deductible		\$1,000	\$2,000	\$3,500	\$9,000
Out-of-pocket maximum		\$5,000	\$6,000	\$7,000	\$13,000
Annual payroll deduction		\$3,804	\$2,988	\$1,236	\$240
Annual health checkups (preventive visits)	\$180	\$0	\$0	\$0	\$0
Adult vaccinations	\$400	\$0	\$0	\$0	\$0
Generic cholesterol prescription (statin)	\$600	\$0	\$0	\$0	\$0
Inpatient hospital visit	\$8,019	\$2,404	\$3,806	\$4,404	\$6,500
<b>Total cost</b>		<b>\$6,208</b>	<b>\$6,794</b>	<b>\$5,640</b>	<b>\$6,740</b>
Spire wellness credit		-\$600	-\$600	-\$600	-\$600
Spire HSA enhanced seed		\$0	\$0	-\$1,000	-\$1,000
Spire annual HSA seed		\$0	\$0	-\$1,000	-\$1,000
<b>Final out-of-pocket costs</b>		<b>\$5,608</b>	<b>\$6,194</b>	<b>\$3,040</b>	<b>\$4,140</b>

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### Persona 3: Family

Sally is 35 and married. She is covering her 42-year-old husband and two children, ages 4 and 9, on her plan. In 2024, Sally learns that she's pregnant and the family is expecting their third child without complications later in the year. Sally and her family use in-network providers. Here's what Sally's estimated total in-network, out-of-pocket cost would be under each plan option.

	Estimated cost	Coinsurance plan	Copay plan	CDHP Base plan*	CDHP Value plan*
Annual deductible		\$1,000	\$2,000	\$3,500	\$9,000
Out-of-pocket maximum		\$5,000	\$6,000	\$7,000	\$13,000
Annual payroll deduction		\$6,096	\$4,860	\$1,980	\$384
Annual health checkups (preventive visits)	\$360	\$0	\$0	\$0	\$0
Routine mammogram	\$134	\$0	\$0	\$0	\$0
Adult vaccinations	\$800	\$0	\$0	\$0	\$0
Well children visits	\$1,000	\$0	\$0	\$0	\$0
Sick visits (three per child per year)	\$1,080	\$792	\$225	\$792	\$1,080
Three one-time prescriptions for the children (two brand, one generic)	\$300	\$50	\$70	\$300	\$300
Maternity services	\$14,280	\$3,040	\$5,825	\$4,840	\$6,500
<b>Total cost</b>		<b>\$9,978</b>	<b>\$10,980</b>	<b>\$7,912</b>	<b>\$8,264</b>
Spire wellness credit		-\$600	-\$600	-\$600	-\$600
Spire HSA enhanced seed		\$0	\$0	-\$1,000	-\$1,000
Spire annual HSA seed		\$0	\$0	-\$1,000	-\$1,000
<b>Final out-of-pocket costs</b>		<b>\$9,378</b>	<b>\$10,380</b>	<b>\$5,312</b>	<b>\$5,664</b>

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## Persona 4: Employee + spouse

Jolie is 54 and covering her 57-year-old spouse. During 2024, Jolie has to have gallbladder surgery. Her spouse takes medication for his well-controlled diabetes. They both will see their in-network doctors for their annual health checkups (preventive visits) and update their adult vaccinations. Here's what Jolie's estimated total in-network, out-of-pocket costs estimated are under each plan option.

	Estimated cost	Coinsurance plan	Copay plan	CDHP Base plan*	CDHP Value plan*
Annual deductible		\$1,000	\$2,000	\$3,500	\$9,000
Out-of-pocket maximum		\$5,000	\$6,000	\$7,000	\$13,000
Annual payroll deduction		\$4,428	\$3,504	\$1,440	\$288
Annual health checkups (preventive visits)	\$256	\$0	\$0	\$0	\$0
Adult vaccinations	\$400	\$0	\$0	\$0	\$0
Insulin prescription	\$3,240	\$480	\$240	\$0	\$0
Visit to specialist	\$210	\$210	\$40	\$119	\$119
Inpatient hospital visit	\$5,756	\$1,783	\$3,127	\$3,951	\$5,756
<b>Total cost</b>		<b>\$6,901</b>	<b>\$6,911</b>	<b>\$5,510</b>	<b>\$6,163</b>
Spire wellness credit		-\$600	-\$600	-\$600	-\$600
Spire HSA enhanced seed		\$0	\$0	-\$1,000	-\$1,000
Spire annual HSA seed		\$0	\$0	-\$1,000	-\$1,000
<b>Final out-of-pocket costs</b>		<b>\$6,301</b>	<b>\$6,311</b>	<b>\$2,910</b>	<b>\$3,563</b>

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