

Cleveland State University Total Benefit Cost Examples

Meet John | Enrolled in Single Coverage

- John is a single employee
- John has his annual preventive check-up with his doctor, a colonoscopy, as well as other 3 visits throughout the year
- John received 2 generic prescriptions from his physician
- John has a prescription for a years-worth (3 fills) of a mail-order drug to manage his high blood pressure

				Metro	Value	Traditional
Annual Contributions						
Semi-Monthly Contribution for Coverage				\$35.17	\$68.31	\$99.19
Annual Contributions				\$844	\$1,639	\$2,381
Estimated Costs						
Preventive Physical Exam	# of Visits:	1	\$0	\$0	\$0	
Colonoscopy (age-appropriate preventive screening)			\$0	\$0	\$0	
PCP Visit (In-network)	# of Visits:	3	\$60	\$105	\$75	
Retail Prescription Drug - Tier 1	# of Fills:	2	\$0	\$30	\$30	
Mail Order Prescription Drug - Tier 3	# of Fills:	3	\$360	\$570	\$570	
Total Cost of Care				\$420	\$705	\$675
Total Annual Cost				\$1,264	\$2,344	\$3,056

*Metro Plan uses the Metro/Skyway network of providers exclusively
Value and Traditional Plans use the MMO SuperMed network of providers*

Meet Julie | Enrolled in Single Coverage

- Julie is enrolled in single coverage
- Julie had a preventive exam
- Julie had 2 specialist visits
- Julie had knee surgery, followed by 10 visits to her physical therapist
- Julie had 3 Tier 1 generic medications (filled once)

			Metro	Value	Traditional
Annual Contributions					
Semi-Monthly Contribution for Coverage			\$35.17	\$68.31	\$99.19
Annual Contributions			\$844	\$1,639	\$2,381
Estimated Costs					
Preventive Physical Exam	# of Visits:	1	\$0	\$0	\$0
Specialist Visit (In-network)	# of Visits:	2	\$80	\$100	\$100
Mail Order Prescription Drug - Tier 1	# of drugs	3	\$0	\$45	\$45
Knee Surgery (coinsurance and copay inclusive of MRI, and crutches)			\$3,080	\$4,480	\$3,855
Physical Therapy	# of Visits:	10	\$340	\$375	\$0
Total Cost of Care*			\$3,500	\$5,000	\$4,000
Total Annual Cost			\$4,344	\$6,639	\$6,381

*Maximum Out of Pocket was reached in all three plans

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Meet Bill | Enrolled in Family Coverage

- Bill is on the family plan
- Bill and his 3 dependents completed their annual preventive exams
- The family had 4 non-preventive visits to their family doctor, 2 visits to Urgent Care, and 3 visits to an Ear, Nose and Throat specialist
- Bill had an X-ray done and needed crutches
- Bill's spouse has a prescription for 4 mail-order generic drugs

				Metro	Value	Traditional
Annual Contributions						
Semi-Monthly Contribution for Coverage				\$91.96	\$178.27	\$258.67
Annual Contributions				\$2,207	\$4,278	\$6,208
Estimated Costs						
Preventive Physical Exam	# of Visits:	4	\$0	\$0	\$0	
PCP Visit (In-network)	# of Visits:	4	\$80	\$140	\$100	
Urgent Care Visits	# of Visits:	2	\$100	\$125	\$125	
Durable Medical Equipment (crutches)		1	\$50	\$50	\$50	
X-ray (towards deductible)	# of Visits:	1	\$100	\$200	\$200	
Specialist Visit (In-network)	# of Visits:	3	\$120	\$150	\$150	
Mail Order Prescription Drug - Tier 2	# of Fills	4	\$240	\$400	\$400	
Total Cost of Care				\$690	\$1,065	\$1,025
Total Annual Cost				\$2,897	\$5,343	\$7,233

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Meet Sally | Enrolled in Family Coverage

- Sally is on the family plan.
- Sally had a preventative exam.
- Sally's spouse had 4 non-preventive visits to their family doctor and 2 trips to Urgent Care.
- Sally had 15 prenatal well visits before she had a baby at the end of the year.
- Sally received 1 generic prescription from his physician

			Metro	Value	Traditional
Annual Contributions					
Semi-Monthly Contribution for Coverage			\$91.96	\$178.27	\$258.67
Annual Contributions			\$2,207	\$4,278	\$6,208
Estimated Costs					
Preventive Physical Exam	# of Visits:	2	\$0	\$0	\$0
PCP Visit (In-network)	# of Visits:	4	\$80	\$140	\$100
9 months of prenatal well visits	# of Visits:	15	\$40	\$50	\$50
Retail Prescription Drug - Tier 1	# of Fills:	2	\$0	\$30	\$30
Urgent Care	# of Visits:	2	\$100	\$125	\$125
Childbirth and Newborn Care- including Facility Charges applied to deductible and coinsurance			\$3,080	\$4,280	\$3,900
Total Cost of Care*			\$3,300	\$4,625	\$4,205
Total Annual Cost			\$5,507	\$8,903	\$10,413

Sally reached the Maximum Out of Pocket (individual) for the Traditional Plan

Metro Plan uses the Metro/Skyway network of providers exclusively

Value and Traditional Plans use the MMO SuperMed network of providers

Meet Sarah | Enrolled in Family Coverage

- Sarah is enrolled in family coverage
- Sarah and her spouse complete their annual preventive exams
- Sarah's spouse had 4 PCP visits
- Between Sarah and her Spouse, they have 10 visits to different specialists
- Sarah had one trip to the emergency room and was admitted
- Sarah and her spouse have 2 mail-order generic drugs and 1 specialty medication

			Metro	Value	Traditional
Annual Contributions					
Semi-Monthly Contribution for Coverage			\$91.96	\$178.27	\$258.67
Annual Contributions			\$2,207	\$4,278	\$6,208
Estimated Costs					
Preventive Physical Exam	# of Visits:	2	\$0	\$0	\$0
PCP Visit (In-network)	# of Visits:	4	\$80	\$140	\$100
Specialist Visit (In-network)	# of Visits:	10	\$400	\$500	\$500
Emergency Room	# of Visits:	1	\$840	\$1,720	\$760
Mail Order Prescription Drug - Tier 1	# of fills	4	\$80	\$240	\$240
Specialty Medication	# of fills	12	\$1,200	\$2,400	\$2,400
Total Cost of Care			\$2,600	\$5,000	\$4,000
Total Annual Cost			\$4,807	\$9,278	\$10,208

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Independence changes everything.



UNCOMMONLY INDEPENDENT