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# Meet John | Enrolled in Single Coverage

- John is enrolled in single coverage
- 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
<b>Annual Contributions</b>			
Semi-Monthly Contribution for Coverage	\$37.94	\$73.69	\$106.99
Annual Contributions	\$911	\$1,769	\$2,568
<b>Estimated Costs</b>			
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
<b>Total Cost of Care</b>	<b>\$420</b>	<b>\$705</b>	<b>\$675</b>
<b>Total Annual Cost</b>	<b>\$1,331</b>	<b>\$2,474</b>	<b>\$3,243</b>

- 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
<b>Annual Contributions</b>			
Semi-Monthly Contribution for Coverage	\$37.94	\$73.69	\$106.99
Annual Contributions	\$911	\$1,769	\$2,568
<b>Estimated Costs</b>			
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	\$90	\$90
Knee Surgery (coinsurance and copay inclusive of MRI, and crutches)	\$3,080	\$4,460	\$3,810
Physical Therapy # of Visits: 10	\$200	\$350	\$0
<b>Total Cost of Care*</b>	<b>\$3,360</b>	<b>\$5,000</b>	<b>\$4,000</b>
<b>Total Annual Cost</b>	<b>\$4,271</b>	<b>\$6,769</b>	<b>\$6,568</b>

- *\*Maximum Out of Pocket was reached for the Value and the Traditional Plan.*
- *Covered benefits would be paid at 100% after meeting the Maximum Out of Pocket*
- *Metro Plan uses the Metro/Skyway network of providers exclusively*
- *Value and Traditional Plans use the MMO SuperMed network of providers*

# 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
<b>Annual Contributions</b>				
Semi-Monthly Contribution for Coverage		\$99.20	\$192.30	\$279.03
Annual Contributions		\$2,381	\$4,615	\$6,697
<b>Estimated Costs</b>				
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	\$150	\$150
Durable Medical Equipment (crutches)	Quantity: 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
<b>Total Cost of Care</b>		<b>\$690</b>	<b>\$1,090</b>	<b>\$1,050</b>
<b>Total Annual Cost</b>		<b>\$3,071</b>	<b>\$5,705</b>	<b>\$7,747</b>

- 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
<b>Annual Contributions</b>				
Semi-Monthly Contribution for Coverage		\$99.20	\$192.30	\$279.03
Annual Contributions		\$2,381	\$4,615	\$6,697
<b>Estimated Costs</b>				
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
Prescription Drug – Tier 1	# of fills: 4	\$0	\$60	\$60
Specialty Medication	# of fills: 12	\$1,200	\$2,400	\$2,400
<b>Total Cost of Care</b>		<b>\$2,520</b>	<b>\$4,820</b>	<b>\$3,820</b>
<b>Total Annual Cost</b>		<b>\$4,901</b>	<b>\$9,435</b>	<b>\$10,517</b>

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

