

HOW MUCH WILL IT COST ME?



Delivering a Baby

Having a baby involves regular doctor's office visits throughout the pregnancy and typically inpatient delivery. It may also include additional services such as an ambulance, home health care, and a prescription. Here is what a typical delivery might cost.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$750	\$2,250	\$2,250	\$0
Copays	\$360	\$144	\$0	\$4,730
Coinsurance	\$2,640	\$1,856	\$2,000	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$6,012	\$4,868	\$4,686	\$4,938

Treating Low Back Pain

Treating lower back pain often includes specialist office visits, physical therapy and/or rehabilitation, and likely several prescription medications. Here is how these expenses could add up in a typical year.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$0	\$0	\$2,250	\$0
Copays	\$1,130	\$1,786	\$0	\$1,170
Coinsurance	\$0	\$0	\$518	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$3,392	\$2,404	\$3,204	\$1,378

A Trip to the ER

Visiting the emergency room can be an expensive proposition. Here's a look at what the ambulance ride, services provided by ER nurses and doctors, and prescription drugs might cost.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$750	\$2,250	\$2,250	\$0
Copays	\$305	\$358	\$0	\$745
Coinsurance	\$733	\$433	\$569	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$4,050	\$3,660	\$3,255	\$953



Disclaimer: The costs of services in this are estimates only. For these scenarios, costs of services were based on assumptions calculating the lower end of the national billed rates. Cost of services may vary. In the "Delivering a Baby" scenario, the following bundled services are assumed in the estimate: 1 inpatient admission/delivery; 2 PCP office visits; 3 specialist office visits; 1 urgent care visit; 1 emergency room visit; 3 generic prescriptions; 1 brand formulary prescription; and 1 specialty formulary prescription.



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Treating Depression

For someone suffering from depression, care and treatment may include regular specialist visits, maintenance prescriptions, and potentially other needed services. This chart shows how those costs add up.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$0	\$0	\$2,250	\$0
Copays	\$660	\$881	\$0	\$770
Coinsurance	\$0	\$76	\$385	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$2,922	\$1,575	\$3,071	\$978

Managing Diabetes

Patients with diabetes are often able to lead an active, healthy lifestyle when they manage the disease effectively. This may include several maintenance drugs as well one or more specialty prescriptions. See how these costs add up over the course of a year.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$750	\$2,250	\$2,250	\$0
Copays	\$720	\$1,061	\$0	\$1,495
Coinsurance	\$667	\$226	\$1,521	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$4,399	\$4,155	\$4,207	\$1,703

High Utilizer: In Need of a Lot of Care

For those who incur a serious illness or accident (or both!) and need a lot of care during the year, consider the cost of a potential hospital stay, an ER visit, perhaps an outpatient procedure, and one or more specialty prescriptions. Here's what this kind of year might cost.

Plan Feature	EPO	HRA	HSA	Surest
Deductibles	\$750	\$2,250	\$2,250	\$0
Copays	\$490	\$144	\$0	\$6,500
Coinsurance	\$2,510	\$1,856	\$2,000	\$0
Employee Contributions (Employee Only Tier)	\$2,262	\$1,118	\$936	\$208
T-Mobile Contribution to HRA/HSA (Employee Only Tier)	\$0	(\$500)	(\$500)	\$0
Total Employee Cost of Care	\$6,012	\$4,868	\$4,686	\$6,708



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