

STEVE ADAMS

Steve is a healthy 35-year-old who loves skiing and the outdoors. Being healthy is important to him, but he never really thinks about it. Unfortunately, he took a nasty spill on the slopes and had to have knee surgery later in the year. Since his expenses were higher than usual, Steve had some out-of-pocket expenses in his first year. His second year was more typical and he was able to begin to build savings in his HIA for the future.

Services used by Steve:

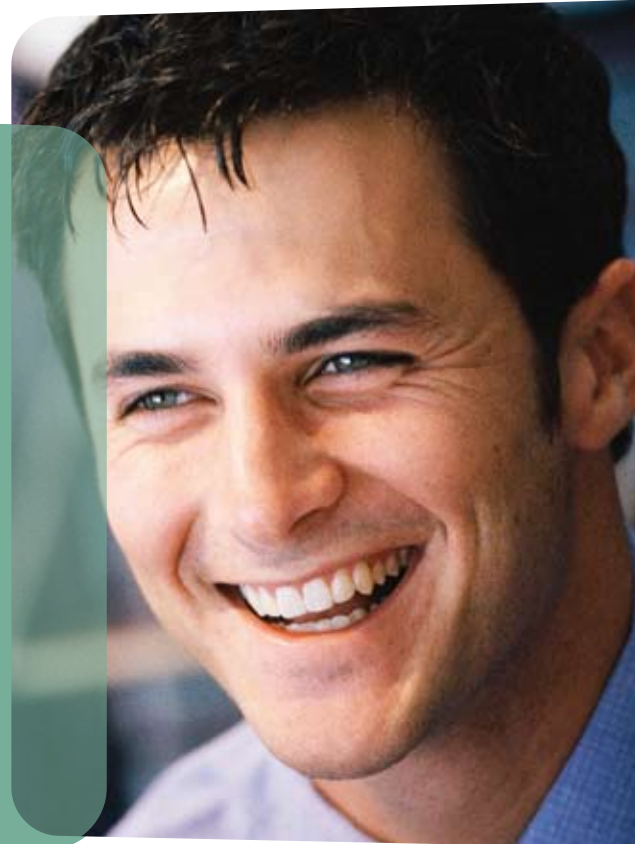
- Online Health Assessment
- Online physician directory and profiles
- 24-Hour Nurse Advice Line

Services to help Steve stay healthy:

- Online fitness program

STEVE ADAMS' HIA PLUS PLAN

Steve receives a \$1,500 allocation in his HIA each year. His plan's deductible is \$2,000 for individual coverage. If he uses all of his allocation he will pay \$500 out-of-pocket (the Bridge) needed to meet the deductible before the Traditional Health Coverage begins.



Year 1		Year 2	
HIA: Annual HIA allocation, \$1,500, plus \$50 for completing the Health Assessment	\$1,550	HIA Balance: \$0 from Year 1, plus \$1,500 for Year 2 and \$50 for updating the Health Assessment	\$1,550
Total Expenses:	\$4,650	Total Expenses:	\$500
Preventive care services	\$250	Preventive care services	\$200
Arthroscopic Knee Surgery	\$4,200	Sick visits	\$100
Prescription drugs	\$200	Prescription drugs	\$200
Paid by preventive care benefit - no deduction from HIA	\$250	Paid by preventive care benefit - no deduction from HIA	\$200
Expense balance remaining	\$4,400		
Amount paid from annual HIA allocation	\$1,500	Amount paid from HIA	\$300
Steve uses Healthy Rewards dollars to help pay this year's Bridge	\$50		
Steve pays remainder of Bridge (\$500 - \$50 = \$450)	\$450		
Expense balance remaining	\$2,400		
Amount paid by Traditional Health Coverage (90% x \$2,400 = \$2,160)	\$2,160		
Steve pays coinsurance under Traditional Health Coverage (10% x \$2,400 = \$240)	\$240		
Total Amount HIA and Plan Pays	\$3,960	HIA Rollover to Year 3	\$1,250
Total Amount Steve Adams Pays	\$690	Since Steve did not spend all of his HIA allocation, he did not need to pay any additional amounts out-of-pocket this year.	
HIA Rollover to Year 2	\$0		

This is an example. Your actual experience will vary. All expenses assume the use of in-network providers.
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THE SMITHS

The second year the Smiths were enrolled, Mr. Smith had major surgery for his back. Thanks to their HIA savings from their first year, the Smiths had money in their HIA to help cover some of their Bridge amount in Year 2.

Services used by all the Smiths:

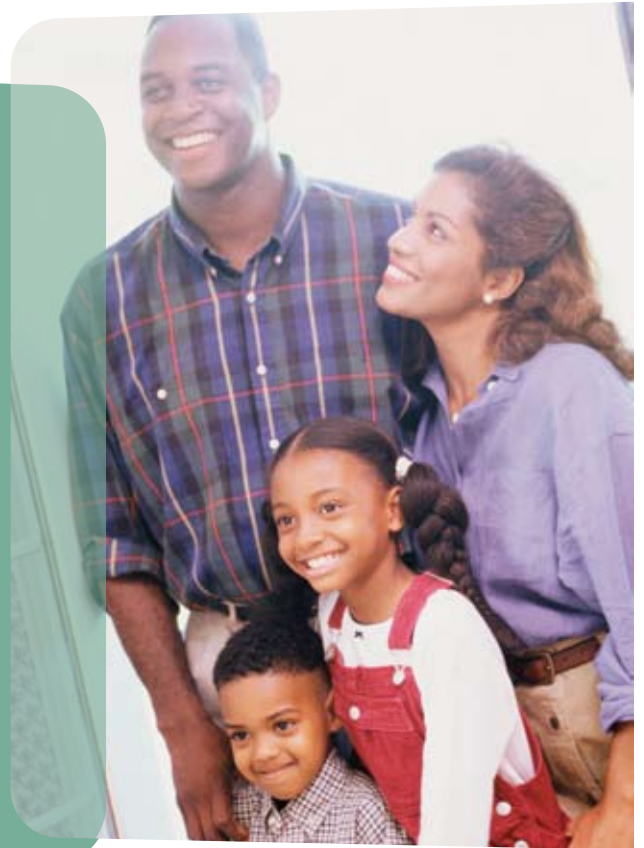
- Online Health Assessment
- Online family health record
- Online physician directory and profiles
- Online office visit guidelines
- 24-Hour Nurse Advice Line

Services to help with Mr. Smith's back surgery:

- Online hospital procedure guides - what to expect in the hospital, safety tips and self care at home
- Personal Health Coach support for home care after surgery

THE SMITHS' HIA PLUS PLAN

The Smiths receive a \$2,000 allocation in their HIA each year. Their plan's annual deductible is \$5,000 for family coverage. If they use all of their allocation, they will pay \$3,000 out-of-pocket (the Bridge) needed to meet their deductible before the Traditional Health Coverage begins.



Year 1	
HIA:	\$2,050
Annual allocation is \$2,000, plus \$50 for completing the Health Assessment	
Total Expenses:	\$1,500
Prescription drugs	\$200
Physical therapy	\$800
Preventive visits and lab tests	\$500
Paid by preventive care benefit - no deduction from HIA	\$500
Expense balance remaining	\$1,000
Amount paid from HIA	\$1,000
HIA Rollover to Year 2	\$1,050
Since the Smiths did not spend all of their HIA allocation, they did not need to pay any additional amounts out-of-pocket this year.	

Year 2	
HIA Balance:	\$3,300
\$1,050 from Year 1, plus \$2,000 for Year 2 and \$50 for updating the Health Assessment and \$200 reward for enrolling in and graduating from the Personal Health Coach Program	
Total Expenses:	\$15,050
Preventive visits and lab tests	\$300
Hospital and surgery charges	\$14,300
Prescription drugs	\$450
Paid by preventive care benefit - no deduction from HIA	\$300
Expense balance remaining	\$14,750
Amount paid from Year 2 HIA allocation	\$2,000
Year 1 Rollover and Healthy Rewards help pay Bridge	\$1,300
Smiths pay remainder of Bridge (\$3000 - \$1300 = \$1700)	\$1,700
Expense balance remaining	\$9,750
Charges paid by Traditional Health Coverage (80% x \$9,750 = \$7,800)	\$7,800
Smiths pay coinsurance under Traditional Health Coverage (20% x \$9,750 = \$1,950)	\$1,950
Total Amount HIA and Plan Pays	\$11,400
Total Amount the Smiths Pay	\$3,650
HIA Rollover to Year 3	\$0