

CHOOSING A MEDICAL PLAN



Let's take a look at different hypothetical Wellesley College employees,* and help them pick the right plan for their situation.

MEET CHARLIE

Background: Charlie, age 25, is a single employee in good health. He elects employee-only coverage.

Scenario: In 2024, Charlie goes to the doctor for an annual physical. But then he develops pink eye and needs to visit his doctor again. His doctor writes him a prescription for a non-preferred brand-name drug. Once his condition has cleared, he has a follow-up visit. In total, he has one preventive-care exam, one brand-name prescription, and two office visits. Here's a plan-by-plan comparison of the costs Charlie spends on medical care and prescription drugs.

CHARLIE'S COSTS	HARVARD PILGRIM HMO	HARVARD PILGRIM PPO PLUS HSA
Annual Premium (paycheck contributions)	\$2,943	\$2,248
In-Network Benefits	Your cost in-network	Your cost in-network
Preventive Care Annual Checkup	\$0	\$0
One Non-Preferred Brand-Name Prescription	\$50	\$220
Two Regular Office Sick Visits	\$50	\$384
Less Health Savings Account (HSA) Contribution from Wellesley College	\$0	\$800
Charlie's Net Annual Cost	\$3,043	\$2,052

Costs in blue show where Charlie's annual deductible applies.

If Charlie elects the Harvard Pilgrim PPO Plus HSA and does not want to use his HSA dollars to offset costs, his unused HSA dollars will roll over from year to year and can be used (or saved) for future and/or retiree health expenses.

Bottom line: Charlie saves the most with the Harvard Pilgrim PPO Plus HSA.

* The coverage examples outlined here are illustrative of the typical range of participant costs in each plan option, factoring in plan-specific deductibles, coinsurance, and/or copays where applicable, up to the out-of-pocket maximums. Actual costs under the plans may vary from the amounts listed here, depending on geographic area, severity of the condition, facility where the services are performed, providers, and utilization among family members.

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MEET EVA

Background: Eva, age 35, is a married Wellesley College employee who is planning to have her first child in March 2024. She elects employee plus 1 coverage.

Scenario: Both Eva and her husband have preventive care exams. At the end of March, Eva has her baby. At that time, she changes her coverage tier to family. Eva’s spouse has two sick visits with a generic prescription. The first visit was for stomach flu, and the second visit was for a common cold. Here’s a plan-by-plan comparison of the costs Eva and her husband spend on medical care and prescription drugs.

EVA'S COSTS	HARVARD PILGRIM HMO	HARVARD PILGRIM PPO PLUS HSA
Annual Premium (paycheck contributions)	\$8,018	\$6,125
In-Network Benefits	Your cost in-network	Your cost in-network
Preventive Care Annual Checkup for Eva and Spouse	\$0	\$0
Routine Obstetric Care	\$0	\$0
Hospital Charges for Normal Delivery	\$500	\$3,200
One High-Cost Generic and One Low-Cost Generic Prescription	\$22	\$22
Two Regular Office Sick Visits	\$50	\$0
Less Health Savings Account (HSA) Contribution From Wellesley College	\$0	\$1,600
Eva's Net Annual Cost	\$8,590	\$7,747

Costs in blue show where Eva's annual deductible applies.

Once Eva has satisfied the deductible under the Harvard Pilgrim PPO Plus HSA plan, all other services for her or her family are subject to coinsurance or copay, where applicable, up to the out-of-pocket maximum. If Eva elects the Harvard Pilgrim PPO and does not want to use her HSA dollars to offset costs, her unused HSA dollars will roll over from year to year and can be used for future health expenses, including retiree health expenses.

If you're considering the Harvard Pilgrim PPO Plus HSA plan, it's important to think through how you will meet the high deductible. In this example, the \$3,200 in hospital charges must be paid before the coinsurance or copays begin. You have the choice of offsetting half of the deductible with the College's contribution to your HSA, or you can pay it in full on your own.

Bottom line: Eva saves the most with the Harvard Pilgrim PPO Plus HSA.

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MEET TERESA

Background: Teresa, age 45, is a married Wellesley College employee who covers a family of four. She elects family coverage.

Scenario: In 2024, Teresa is on a mail-order maintenance prescription for her migraines. Her family gets preventive care checkups and also sees the doctor four times for sick visits. In addition, they have an MRI, tests, a trip to the ER, and two generic prescriptions to fill during 2024. Here’s a comparison of Teresa’s costs by plan.

TERESA’S COSTS	HARVARD PILGRIM HMO	HARVARD PILGRIM PPO PLUS HSA
Annual Premium (paycheck contributions)	\$8,386	\$6,406
In-Network Benefits	Your cost in-network	Your cost in-network
Preventive Care Annual Checkup	\$0	\$0
Four Non-Preferred Brand-Name Mail-Order Prescriptions	\$240	\$3,200
One MRI	\$75	\$0
Four Regular Office Sick Visits	\$100	\$0
Three Diagnostic Tests (X-ray; blood work)	\$0	\$0
Two ER Visits	\$300	\$0
Two Low-Cost Generic Prescriptions	\$10	\$10
Less Health Savings Account (HSA) Contribution From Wellesley College	\$0	\$1,600
Teresa’s Net Annual Cost	\$9,111	\$8,016

Costs in blue show where Teresa’s annual deductible applies.

Once Teresa has satisfied the family deductible under the Harvard Pilgrim PPO Plus HSA plan, all other services for her or her family are subject to coinsurance or copay, where applicable, up to the out-of-pocket maximum. If Teresa elects the Harvard Pilgrim PPO and does not want to use her HSA dollars to offset costs, her unused HSA dollars will roll over from year to year and can be used for future health expenses, including retiree health expenses.

Bottom line: Teresa saves the most with the Harvard Pilgrim PPO Plus HSA.

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MEET HENRY

Background: Henry, age 55, is a married employee. He and his spouse have two grown children who no longer qualify as dependents under the plan. He elects employee plus 1 coverage.

Scenario: In 2024, Henry has inpatient surgery for a hernia. He has 10 follow-up physical therapy appointments. In addition, he and his spouse both have chronic health conditions for which they each take two maintenance medications. During the year, they have a total of six office visits, and one trip to the ER. Here's a plan-by-plan comparison of Henry's costs for medical care and prescription drugs.

HENRY'S COSTS	HARVARD PILGRIM HMO	HARVARD PILGRIM PPO PLUS HSA
Annual Premium (paycheck contributions)	\$6,915	\$5,282
In-Network Benefits	Your cost in-network	Your cost in-network
Preventive Care Annual Checkups for Henry and Spouse	\$0	\$0
Inpatient Surgery	\$500	\$3,200
10 Physical Therapy Visits	\$250	\$0
Eight Preferred Brand-Name Mail-Order Prescriptions Each per Year	\$960	\$960
One ER Visit	\$150	\$0
Six Regular Office Sick Visits	\$150	\$0
Less Health Savings Account (HSA) Contribution From Wellesley College	\$0	\$1,600
Henry's Net Annual Cost	\$8,925	\$7,842

Costs in blue show where Henry's annual deductible applies.

After he has his surgery, he has reached his out-of-pocket maximum in the Harvard Pilgrim PPO Plus HSA (and met the annual employee plus 1 deductible) for the year. Once that amount is met, his remaining physical therapy visits and all other services for him are covered at 100%. Since the deductible has been satisfied, Henry's spouse is only subject to applicable coinsurance and/or copays up to the out-of-pocket maximum. If Henry elects the Harvard Pilgrim PPO and does not want to use his HSA dollars to offset costs, his unused HSA dollars will roll over from year to year and can be used for future health expenses, including retiree expenses. Because Henry is age 55, he has the option to make additional catch-up contributions to his HSA, helping him to save even more toward his retiree health care.

Bottom line: The Harvard Pilgrim PPO Plus HSA is the least expensive plan for Henry.

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