"ESTIMATE YOUR COST "
PLAN MODELING TOOL - 2012

This tool may be used during Open Enrollment or if you are a new employee who has not yet selected a medical plan option. Plan details at www.butlerhealthplan.org.

Use form to estimate your medical and prescription costs. Determine which Plan is the best option for you and your family.

Follow the instructions and enter your information in the shaded, gray areas.

TWO MEDICAL PLANS

Preferred Provider Organization (PPO) Plan
With a PPO, you pay less out of your pocket because you pay flat copays for routine office visits and presciptions. It has a lower individual deductible. You pay more out of each paycheck to "buy" the coverage. Deductible is $500 for Individual, $1,000 for E+1, and $1,500 for Family.

High Deductible Health Plan (HDHP)
With a HDHP, you pay more out of your pocket for services since it has a higher deductible. Once you reach the individual deductible, the Plan pays 100% for in-network medical services and you pay a flat copay for prescriptions. You pay less out of your paycheck to "buy" the coverage. Deductible is $2,500 for Individual, $4,000 for E+1, and $5,500 for Family.

Enter your annual payroll deduction for the PPO & HDHP premium in Column "E"

PAYROLL DEDUCTION	PPO	HDHP
Choose Coverage Type (Employee, Employee+1, Family).		
Obtain your Annual Premium Cost Share from your Treasurer or Personnel Department.		
	E	E

Enter your estimated usage in Column "U"

ROUTINE MEDICAL EXPENSES	Estimated Costs		Estimated Usage	Annual Estimated Costs	
	PPO *	HDHP **	Per Year	PPO	HDHP
	A	B	U	A x U	B x U
Routine Physical, Mammogram, PSA	$0	$0			
Office Visit	$25	$100			
Specialist Office Visit	$40	$150			
Mental Health Visit	$25	$125			
Blood Tests (not part of office visit)	$12	$60			
Urgent Care	$40	$300			
Emergency Room	$150	$1,300			
				F	F

***PPO Plan** - Routine blood tests and routine X-rays are included as part of the $25 office or $40 specialist charge. For routine blood tests done outside the office, the coinsurance is 20% for in-network claims. Estimated costs shown here are either your copays or average cost of an in-network claim.

****HDHP Plan** - Estimated costs are the total costs for routine medical services before reach your deductible.

(Continued on back)

- **Enter the names of your prescription drugs. You may determine if drug is a generic, brand, non-brand or speciality by contacting ESI by going to their web site.**
- **The estimated cost of drugs with a PPO is your copay, which has been entered for you.**
- **To get estimated cost of drugs with a HDHP, you must obtain the drug cost from ESI (see instructions below). (Note: You pay 100% until reaching your deductible, then you pay flat copays.)**

To obtain drug costs, logon to www.butlerhealthplan.org. Click on "How to Choose a Plan." Select the Express Preview site to obtain your drug costs. You may also call ESI at 1-866-275-0044. If you are currently in the BHP Plan, you may view and print your prescription claims at www.express-scripts.com

- **Enter your Cost in Column (D) and your Estimated # of Fills Per Year (N).**

NAME OF PRESCRIPTION DRUG	Estimated Cost of Drug		Estimated # of Fills Per Year	Annual Estimated Cost	
	PPO	HDHP		PPO	HDHP
	C	D	N	C x N	D x N
Generic: 30-day supply or less	Copay Cost	Drug Cost			
	$15				
	$15				
	$15				
	$15				
	$15				
Formulary Brand: 30-day supply or less	Copay Cost	Drug Cost			
	$35				
	$35				
	$35				
	$35				
Non-Brand Formulary: 30-day supply or less	Copay Cost	Drug Cost			
	$55				
	$55				
	$55				
Generic: 90-day Mail Order	Copay Cost	Drug Cost			
	$35				
	$35				
	$35				
	$35				
	$35				
Formulary Brand: 90-day Mail Order	Copay Cost	Drug Cost			
	$85				
	$85				
	$85				
	$85				
Non-Formulary: 90-day Mail Order	Copay Cost	Drug Cost			
	$135				
	$135				
Speciality: 30-day Mail Order	Copay Cost	Drug Cost			
	$75				
	$75				
	$75				
				G	G

TOTAL ESTIMATED COMPARISONS BETWEEN PPO & HDHP:

		PPO	HDHP
Annual Payroll Deduction for Medical Premium	For manual entry, Enter E		
Estimated Medical Expenses	For manual entry, Enter F		
Estimated Prescription Expenses	For manual entry, Enter G		
	TOTAL		