

MARY JONES

Mary is a healthy 25-year-old who works out four days a week.

Services used by Mary:

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

Services to help Mary stop smoking:

- Smoking Cessation Program

MARY JONES' HIA PLAN

Mary earns Healthy Rewards dollars for her HIA. Her plan's annual deductible is \$1,500 for individual coverage. After she uses all of her HIA dollars, she will pay a limited amount out-of-pocket (the Bridge) needed to meet her deductible before the Traditional Health Coverage begins.



Year 1	
HIA: \$50 reward for completing online Health Assessment, plus \$50 reward for completing the Smoking Cessation Program	\$100
Total Expenses:	\$450
Prescription drugs	\$200
OB/Gyn visit and lab tests	\$150
Sick visits	\$100
Paid by preventive care benefit - no deduction from HIA	\$150
Amount paid from HIA (Healthy Rewards dollars)	\$100
Mary pays additional expense remaining, which is applied toward this year's Bridge	\$200
HIA Rollover to Year 2	\$0

Year 2	
HIA Balance: \$0 from Year 1, plus \$50 for updating the Health Assessment	\$50
Total Expenses:	\$500
OB/Gyn visit and lab tests	\$350
Prescription drugs	\$150
Paid by preventive care benefit - no deduction from HIA	\$350
Amount paid from HIA (Healthy Rewards dollars)	\$50
Mary pays additional expense remaining, which is applied toward this year's Bridge	\$100
HIA Rollover to Year 3	\$0



THE LIVINGSTONS

The Livingstons are all in good health. However, their daughter Lisa suffers from asthma. Here's how the HIA plan works for them.

Services used by all the Livingstons:

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

Services to help manage Lisa's asthma:

- Online medical care guide for children with asthma
- Personal Health Coach for education on self-management
- Online physician directory with specialty information

THE LIVINGSTONS' HIA PLAN

The Livingstons earn Healthy Rewards dollars for their HIA. Their plan's annual deductible is \$3,000 for family coverage. After they use all of their HIA dollars, they will pay a limited amount out-of-pocket (the Bridge) needed to meet their deductible before the Traditional Health Coverage begins.

Year 1		Year 2	
HIA: \$50 for completing the Health Assessment, plus \$100 for enrolling Lisa in the Personal Health Coach Program for asthma	\$150	HIA: \$50 for updating the Health Assessment, plus \$100 for Lisa's graduation from the Personal Health Coach Program for asthma	\$150
Total Expenses:	\$1,000	Total Expenses:	\$1,300
Preventive care visits	\$500	Preventive care services	\$650
Sick visits	\$300	Physician visits	\$400
Prescription drugs	\$200	Prescription drugs	\$250
Paid by preventive care benefit - no deduction from HIA	\$500	Paid by preventive care benefit - no deduction from HIA	\$650
Amount paid from HIA (Healthy Rewards dollars)	\$150	Amount paid from HIA (Healthy Rewards dollars)	\$150
The Livingstons pay the remaining expense balance, which is applied toward this year's Bridge	\$350	The Livingstons pay the remaining expense balance, which is applied toward this year's Bridge	\$500
HIA Rollover to Year 2	\$0	HIA Rollover to Year 3	\$0