

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 PLUS PLAN

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



Year 1	
HIA: Annual Allocation is \$1,000, plus \$50 for completing the Health Assessment and \$50 for completing the Smoking Cessation Program	\$1,100
Total Expenses:	\$500
Prescription drugs	\$150
OB/Gyn visit and lab tests	\$350
Paid by preventive care benefit - no deduction from HIA	\$350
Amount paid from HIA	\$150
HIA Rollover to Year 2	\$950
Since Mary did not spend all of her HIA allocation, she did not need to pay any amounts out-of-pocket this year toward the plan deductible.	

Year 2	
HIA Balance: \$950 from Year 1, plus \$1,000 for Year 2 and \$50 for updating the Health Assessment	\$2,000
Total Expenses:	\$450
OB/Gyn visit and lab tests	\$150
Sick visits	\$100
Prescription drugs	\$200
Paid by preventive care benefit - no deduction from HIA	\$150
Amount paid from HIA	\$300
HIA Rollover to Year 3	\$1,700
Since Mary did not spend all of her HIA allocation, she did not need to pay any additional amounts out-of-pocket this year.	



THE LIVINGSTONS

The Livingstons are all in good health. However, their daughter Lisa suffers from asthma. Here's how the HIA Plus 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 PLUS PLAN

The Livingstons receive a \$2,000 allocation in their HIA each year. Their plan's annual deductible is \$3,000 for family coverage. If they use all of their allocation, they will pay \$1,000 out-of-pocket (the Bridge) needed to meet their deductible before the Traditional Health Coverage begins.

Year 1	
HIA:	\$2,250
Annual Allocation is \$2,000, plus \$50 for completing the Health Assessment and \$200 for Lisa's enrollment and graduation from the Personal Health Coach Program for asthma	
Total Expenses:	\$1,000
Preventive care services	\$500
Sick visits	\$300
Prescription drugs	\$200
Paid by preventive care benefit - no deduction from HIA	\$500
Amount paid from HIA	\$500
HIA Rollover to Year 2	\$1,750
Since the Livingstons 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:	\$3,800
\$1,750 from Year 1, plus \$2,000 for Year 2 and \$50 for updating the Health Assessment	
Total Expenses:	\$1,300
Preventive care services	\$650
Sick visits	\$400
Prescription drugs	\$250
Paid by preventive care benefit - no deduction from HIA	\$650
Amount paid from HIA	\$650
HIA Rollover to Year 3	\$3,150
Since the Livingstons did not spend all of their HIA allocation, they did not need to pay any additional amounts out-of-pocket this year.	