

Scenario 1: Rachel—Single, early career, healthy

Rachel is 28 years old, single, and lives in Atlanta. Other than for her annual physical and vaccines, Rachel only uses her health insurance to fill a prescription for asthma.

Considerations

- Since she's just starting her career, paying off student loans, and establishing a savings account, Rachel wants to keep her health insurance contributions as low as possible.
- Asthma medication is expensive! She needs to manage her prescription drug costs too.
- Right now, Rachel is enrolled in the Cigna Smart Plan. Her out-of-pocket costs are manageable, especially since Workday fully covers the premium for employee only coverage. But she wonders if SimplePay Health can help her get ahead of her finances even more.

Step 1: Make a list

Rachel starts by listing the medical and prescription drug expenses she knows about in advance. This is what she came up with:

- One annual physical plus routine vaccinations
- One respiratory therapist visit
- 12 30-day supplies of asthma medication

Step 2: Compare contributions

Rachel compares the Cigna Smart Plan to SimplePay Health.

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (annual; employee only)	\$240	\$240
Workday annual HSA funding	\$1,000 for employee-only coverage	N/A

Step 3: Factor in the medical expenses

Rachel reviews the [medical plan comparison chart](#) to figure out how much each known medical expense will cost her assuming she stays in network.

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Annual physical	\$0	\$0

Medical Plan



Scenario 1: Rachel—Single, early career, healthy

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Asthma medication (4 months)	\$1,600 ((\$400 for 30-day supply for a preferred brand x 4)	\$60 (\$15 copay per 30-day supply for a preferred brand x 4)
Specialist visit	\$71.60 ((\$50 deductible balance + [\$108 x 20% coinsurance] = \$71.60)	\$30 (Tier 1 provider)
Asthma medication for remainder of the year (8)	\$640 (\$400 x 20% for 30-day supply for a preferred brand = \$80 per fill)	\$120 (\$15 copay per 30-day supply for a preferred brand x 8)
Rachel's Out-of-Pocket Cost	\$2,311.60	\$210

Step 4: Add the costs, and consider the Workday HSA funding

Never forget about the free money Workday loves to hand out.

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (annual)	\$240	\$240
2025 medical costs	\$2,311.60	\$210
Workday HSA Funding	(-) \$1,000	N/A
Rachel's 2025 estimated cost	\$1,551.60	\$450

Step 5: Think about other factors before enrolling

It seems that SimplePay Health is the right choice for Rachel. But she has a few other things to think about:

- The Workday HSA contribution with the Cigna Smart Plan is spread out over each of Rachel's paychecks. Asthma medication is costly, and Rachel will be responsible for the full cost of the prescription until she meets the Cigna Smart Plan's deductible. She can be reimbursed over the course of the year with Workday's contribution, but it's still a significant expense to begin the year.

Scenario 1: Rachel—Single, early career, healthy

- Rachel is on a tight budget. The 0% financing option with SimplePay Health would give her financial security if she had a medical emergency.
- Rachel really likes her respiratory therapist. Since SimplePay Health uses a network through Aetna with different copays for different tiers of providers, she should know which tier her respiratory therapist is. Rachel logs on to the [SimplePay Health website](#) to check.

Step 6: Make a decision and enroll

Rachel's respiratory therapist is in the Aetna network; therefore, she picked SimplePay Health.