

# Medical Plan



## Scenario 4: The Hamilton family—Family coverage, mid-career, spouses with chronic condition

Jon is a 44-year-old Workmate who lives in Pleasanton. He covers his wife Gia and their twin teenagers, Jacob and Ariel. The teens both have normal medical needs, but Jon and Gia each have a chronic condition. Jon has arrhythmia, and Gia is diabetic.

### Considerations

- Right now, the family is enrolled in the Cigna Core Plan because of the low deductible and annual maximum. However, Jon keeps hearing about the cost advantages of the Cigna Smart Plan.
- Prescription drug costs are a significant expense, but they're spaced out throughout the year. Workday's HSA contribution under the Cigna Smart Plan could cover costs as they arise.

### Step 1: Make a list

Jon and Gia sit down at the dinner table and list the medical and prescription drug expenses they know about in advance. This is what they came up with:

- Four annual physicals (one each for each family member) plus routine vaccinations
- Four primary care visits
- Four cardiologist visits
- Arrhythmia medication
- Insulin

### Step 2: Compare contributions

Jon and Gia compare the Cigna Smart Plan to the Cigna Core Plan, using information from the [benefits website](#).

	CIGNA SMART PLAN	CIGNA CORE PLAN
<b>Workmate-paid contributions (annual)</b>	\$1,200	\$6,000
<b>Workday HSA funding</b>	\$2,000 for employee + dependent coverage	N/A

### Step 3: Factor in the medical expenses

Next, Jon and Gia review the [medical plan comparison chart](#) to figure out how much each known medical expense will cost them assuming they stay in network.

	CIGNA SMART PLAN	CIGNA CORE PLAN
<b>Annual physical</b>	\$0	\$0

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	CIGNA SMART PLAN	CIGNA CORE PLAN
<b>Primary care visit (4)</b>	\$680 ( $\$170$ per visit x 4 visits)	\$80 ( $\$20$ copay per visit x 4)
<b>Cardiologist visit (4)</b>	\$1,000 ( $\$250$ per visit x 4 visits)	\$120 ( $\$30$ copay per visit x 4)
<b>Arrhythmia medication (12 months generic medication)</b>	\$48 ( $\$4$ per 30-day supply x 12)	\$48 ( $\$4$ copay x 12; Note: If retail cost is less than plan copay; member pays lower cost.)
<b>Insulin (12 months)</b>	\$295.20 ( $\$123$ x 20% for 30-day supply of preferred brand x 12 months = $\$24.60$ per prescription) In this plan, insulin is on the preventive drug list so the deductible doesn't apply.	\$360 ( $\$30$ copay per prescription x 12 months)
<b>Jon and Gia's Out-of-Pocket Cost</b>	\$2,023.20	\$608

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

The Cigna Smart Plan comes with Workday funding for an HSA, whereas the Cigna Core Plan doesn't. The tax-free savings that an HSA provides year over year could really help the family for when a major medical expense does arise.

	CIGNA SMART PLAN	CIGNA CORE PLAN
<b>Workmate-paid contributions (annual)</b>	\$1,200	\$6,000
<b>2025 medical costs</b>	\$2,023.20	\$608
<b>Workday HSA Funding</b>	(-) \$2,000	N/A
<b>Jon and Gia's 2025 estimated cost</b>	\$1,223.20	\$6,608

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## **Step 5: Make a decision and enroll**

The cost savings were clear for the family. They switched to the Cigna Smart Plan.