

Scenario 5: Lily and Maria—Covered spouse, late career, specialized medical needs

Lily is 60 years old and married. She covers her 62-year-old spouse Maria. Both Lily and Maria are planning to retire at age 65.

Lily and Maria have a few medical concerns. Lily beat cancer a few years ago and makes additional doctor appointments to monitor her health. Maria needs physical therapy for knee pain and takes medication for her high blood pressure.

Considerations

- Lily has enrolled in the Cigna Smart Plan for years and contributes the annual maximum to her HSA, plus the additional \$1,000 that's allowed because she's over age 55. It's been a part of her plan to save for retirement.
- The ease of making appointments with SimplePay Health, plus the lower deductible, intrigues the couple. They need to determine which is a bigger priority: maxing out HSA contributions for the future or using those funds for other retirement investments.

Step 1: Make a list

Lily and Maria 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:

- Two annual physicals plus routine vaccinations
- Four oncologist appointments
- 12 physical therapy appointments
- Blood pressure medication

Step 2: Compare contributions

Lily and Maria compare the SimplePay Health Plan and Cigna Smart Plan, using information from the [benefits website](#).

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (annual)	\$960	\$960
Workday HSA funding	Health Savings Account contribution: \$2,000 for employee + dependent coverage	N/A

Step 3: Factor in the medical expenses

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

Medical Plan



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	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Annual physical	\$0	\$0
Oncologist visit (4)	\$928 (\$232 per visit x 4 visits)	\$120 (Tier 1: \$30 per visit x 4 visits)
Physical therapist visit (12)	\$720 (\$60 per visit x 12 visits)	\$480 (Tier 2: \$40 per visit x 12 visits)
Blood pressure medication (12 generic 30-day supplies)	\$12 (\$1 per prescription x 12 months)	\$12 (\$1 per prescription x 12 months) Note: If retail cost is less than plan copay; member pays lower cost.
Lily and Maria's Out-of-Pocket Cost	\$1,660	\$612

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

The Cigna Smart Plan comes with Workday funding for an HSA, whereas the SimplePay Health Plan doesn't.

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (annual)	\$960	\$960
2025 medical costs	\$1,660	\$612
Less Workday HSA funding	(-) \$2,000	N/A
Lily and Maria's 2025 estimated cost	\$960 <i>In this case, Lily and Maria's medical costs could be fully covered by HSA funding, so the only out-of-pocket costs for the family are the contributions.</i>	\$1,572

Step 5: Make a decision and enroll

They decide to stick with the Cigna Smart Plan because it saves them money, they can continue maxing out their HSA contributions, and save in the last few years before their retirement. To make sure their retirement strategy is on track between their HSA, 401(k), and other investments, the couple calls [Northstar](#) for free guidance from a financial planner.