

Scenario 2: Bill and Emily—Covered spouse, early career, and starting a family

Bill is 31 years old, married, and lives in Boulder. He covers his wife, Emily, on his Workday medical plan. Bill and Emily are expecting a baby in 2025. Both Bill and Emily are healthy and only use their health insurance for preventive care. However, they're focused on a known expense: the delivery of their baby.

Considerations

- Before, their priority was low contributions. Emily's pregnancy has changed that priority. Now, they're focused on keeping baby care during the first year as affordable as possible.
- The birth of their child is a qualifying life event. They can reassess priorities once the baby arrives and select a new plan if they'd like.
- The Cigna Smart Plan looks like a good option, but the family is interested in seeing if SimplePay Health would make things cheaper.
- They can use [Maven](#) for support during and after the pregnancy including, newborn support, sleep coaches, and more.

Step 1: Make a list

Bill and Emily start by listing the medical and prescription drug expenses they know about in advance. This is what they came up with:

- Two annual physicals (one each for Bill and Emily) plus routine vaccinations
- Regular maternity care visits for Emily before the birth
- Child delivery and two postpartum exams for Emily
- Four well-baby exams
- Therapy visits for Bill
- Daily depression medication for Bill
- 120 days of seasonal allergy medication for Emily

Step 2: Compare contributions

Bill and Emily compare the Cigna Smart Plan to SimplePay Health, using information from the [benefits website](#). There, the couple finds a detail they had forgotten about: Contributions will increase when they add the new baby to Bill's Workday-sponsored plan, because they will have to move from Employee + Spouse to Employee + Family coverage level.

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (January - March)	\$240	\$240
Workmate-paid contributions (April - December)	\$900	\$900
TOTAL	\$1,140	\$1,140
Workday funding of HSA	\$2,000 for employee + dependent coverage	N/A

Step 3: Factor in the medical expenses

Next, Bill and Emily 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	SIMPLEPAY HEALTH
Annual physical	\$0	\$0
Therapy visits weekly (4 months)	\$0 Through Mind Matters (by Lyra), 16 visits are covered at no cost to Bill.	\$0 Through Mind Matters (by Lyra), 16 visits are covered at no cost to Bill.
Generic depression medication (3 months)	\$9 (\$3 per 30-day supply x 3)	\$9 (\$3 per 30-day supply x 3; Note: If retail cost is less than plan copay; member pays lower cost.)
Child delivery and two postpartum exams for Emily	\$3,291 <i>At this point, they paid \$3,300 in out-of-pocket costs and met the plan's deductible. Additional facility, anesthesiologist, and other fees would typically apply.</i>	\$1,140
Well-baby exam	\$0	\$0
Weekly therapy visits (8 months; 32 visits)	\$896 (\$140 x 20% coinsurance x 32 = \$28 per visit)	\$960 (Tier 1 provider: \$30 copay per visit x 16 x 32)
Preferred allergy medication (4 months)	\$296 (\$370 x 20% coinsurance x 4 = \$74 per 30-day supply)	\$60 (\$15 copay per 30-day supply x 4)
Generic depression medication (9 months)	\$5.40 (\$3 x 20% coinsurance = \$0.60 per 30-day supply)	\$27 (\$3 per 30-day supply Note: If retail cost is less than plan copay; member pays lower cost.)
Bill and Emily's Out-of-Pocket Cost	\$4,497.40	\$2,196.00

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

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

	CIGNA SMART PLAN	SIMPLEPAY HEALTH
Workmate-paid contributions (annual)	\$1,140	\$1,140
2025 medical costs	\$4,497.40	\$21,196
Workday HSA Funding	(-) \$2,000	N/A
Bill and Emily's 2024 estimated cost	\$3,637.40	\$3,336

Step 5: Think about other factors before enrolling

Bill and Emily have a few details to iron out:

- With baby delivery coming early in 2025, the Workday HSA contribution spread over each of Bill's paychecks during the year, and a whole new person to take care of, the couple needs to plan their finances in advance. And wouldn't you know it? Workday provides free financial planners through [Northstar](#) to guide them.
- Bill and Emily know their doctors are in Cigna's network. Since SimplePay Health uses a network through Aetna with three provider tiers, they should check which tier their doctors and hospital are on the [SimplePay Health website](#).
- A new kid is a lot to juggle already. Emily feels good about making the jump to SimplePay Health to save some money, but Bill points out that they already understand how the Cigna Smart Plan works. The couple needs to discuss which is more important to them.

Step 6: Make a decision and enroll

The couple decides to take advantage of the \$300 estimated cost difference with the SimplePay Health Plan. With all the other expenses of having a baby, every bit of savings counts. They also confirmed their doctors are in the Aetna network. Double win!