

## Scenario 3: The Parker family—Family coverage, mid-career, conventional medical needs

Meet the Parker family! Priya is a 38-year-old Workmate who covers her husband Brett and two kids, 12-year-old son Arjun and 9-year-old daughter Alisha, on her Workday medical plan. For the most part, the Parkers are a healthy family. However, Arjun is a bit of a daredevil and gets injured occasionally.

### Considerations

- Arjun plays a lot of sports, tries skateboard tricks, and climbs trees. Past experience has taught the Parker parents to anticipate an injury for Arjun each year. He broke his wrist this past year, so they use that to estimate costs.
- Arjun and Alisha attend two different schools, which is double the opportunity to bring school germs home. The Parkers expect that each family member will catch a bug during the year.
- Priya covers her family right now under the Kaiser Traditional Plan. With the family's busy schedule, they've always appreciated the convenience of having Kaiser doctors all in one place. She wonders if the Kaiser Smart Plan, and the HSA that accompanies it, could help her family save for future expenses.

### Step 1: Make a list

Priya and Brett 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
- Six primary care visits (for the family plus a couple related to son's injury)
- One emergency room visit for Arjun and surgery to repair a broken wrist
- Pain medication (one generic 30-day supply)

### Step 2: Compare contributions

Priya and Brett compare the two Kaiser plans, using information from the [benefits website](#).

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

### Step 3: Factor in the medical expenses

Next, Priya and Brett review the [medical plan comparison chart](#) to figure out how much each known medical expense will cost them assuming they only visit Kaiser doctors and facilities.

# Medical Plan



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	KAISER TRADITIONAL PLAN	KAISER SMART PLAN
Annual physical	\$0	\$0
Primary care visits (4)	\$80 (\$20 copay per visit x 4)	\$680 (\$170 per visit x 4)
ER visit and admission (1)	\$0 (\$100 copay waived since admitted)	\$1,250
Wrist surgery	\$250 (\$250 copay for inpatient admission)	\$4,226
Follow up primary care visits for the son (2)	\$40 (\$20 copay per visit x 2)	\$68 (\$170 per visit x 20% = \$34 per visit since deductible is met)
Pain medication (generic 30-day supply)	\$10 copay	\$10
<b>The Parker's Out-of-Pocket Cost</b>	<b>\$380</b>	<b>\$6,234</b>

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

The Kaiser Smart Plan comes with Workday funding to an HSA, whereas the Kaiser Traditional Plan doesn't. Arjun will eventually have a year in which he doesn't get hurt, and the Parkers could establish valuable savings with an HSA then.

	KAISER TRADITIONAL PLAN	KAISER SMART PLAN
Workmate-paid contributions (annual)	\$6,000	\$1,200
2025 medical costs	\$380	\$6,234
Workday HSA Funding	N/A	(-) \$2,000
<b>The Parker's 2025 estimated cost</b>	<b>\$6,380</b>	<b>\$5,434</b>

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

The cost savings were clear for the Parkers. They switched to the Kaiser Smart Plan.