

- A) Blue Cross/Blue Shield plan: The monthly premium cost to Ronald will be \$42.32. For all doctor office visits, prescriptions, and major medical charges, Ronald will be responsible for 20% and the insurance company will cover 80% of covered charges. The annual deductible is \$500.
- B) The HMO is provided to employees free of charge. The co-payments for doctor's office visits and major medical charges are \$10. Prescription co-payments are \$5. The HMO pays 100% after Ronald's co-payment. No annual deductible.
- C) The POS requires that the employee pay \$24.44 per month to supplement cost of the program with the company's payment. If Ronald uses health care providers within the plan, he pays the co-payments as described above for the HMO. He can choose to use a healthcare provider out of the service and pay 20% of all charges, after he pays a \$500 deductible. The POS will pay 80% of those covered visits. No annual deductible.

Ronald decided to review his medical bills from the previous year to see what costs he incurred and to help him evaluate his choices. He visited his general physician four times during the year at a cost of \$125 for each visit. He also spent \$65 and \$89 on prescriptions during the year. Using these costs as an example, what would Ronald pay for each of the plans described above? (For the purposes of the PPO computation, assume that Ronald visited a physician outside of the network plan. Assume he had his prescriptions filled at a network-approved pharmacy.)

6. What annual medical costs will Ronald pay using the sample medical expenses provided if he were enrolled in the Blue Cross/Blue Shield plan?

\$1,038.64 (\$507.84 in annual premiums, \$500.00 deductible which covered his 4 office visits and \$30.80 for prescriptions)

7. What total medical costs will Ronald pay if he enrolls in the HMO plan?

\$50.00 (co-payments only)

8. If Ronald selects the POS plan, what annual medical costs did you compute?

\$803.28 (\$293.28 in annual premiums, \$500 deductible for out-of-plan office visits, and \$10 for prescriptions)

9. In 1999, Joelle spent \$3,600 on her health care. If this amount increased by 5 percent per year, what would be the amount Joelle spent in 2009 for the same health care? (Hint: Use the Time Value of Money Table)

$\$3,600 \times 1.629$ (future value of a single amount, 5%, 10 years) = \$5,864.40

Chapter 11 Section 3 The Stock Market Answers

PT Brinkman



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