Care Example: Meet Liam!

Liam is married and looking at his options for 2026. He makes over $60,000 per year and he and his wife use in-network providers for their care. Liam considers his annual payroll contributions, as well as their expected medical costs throughout the year to determine which plan is best for them.

	Charges	PPO 20	PPO 1000
Liam's Claim Costs			
Annual Physical	$150	$0	$0
Specialist Office Visit (1)	$300	$40	$50
Mail order fill of preferred brand drug (4)	$300	$240	$240
Liam's Total Cost		$280	$290
Liam's Wife's Claim Costs			
Specialist Office Visit (1)	$300	$40	$50
Emergency Room Visit	$2,000	$150	$150
Inpatient Stay	$10,000	$2,000	$2,800
Liam's Wife's Total Cost		$2,190	$3,000
Liam's Total Claims Cost Options		**$2,470**	**$3,290**
Annual Contributions (Employee + Spouse)		**$7,927**	**$6,106**
Liam's Total Cost (Claims + Contributions)		**$10,397**	**$9,396**

Liam estimates an out-of-pocket difference of $1,001 between the two plans. For the PPO 20 plan, he will pay more in contributions, but less out-of-pocket when they receive care.

However, for the PPO 1000 plan, Liam must be prepared to pay more when he receives care since that plan costs less from his paycheck – *this plan has a deductible*.