

Catastrophic Health

IN ACTION

Let's take a look at the Catastrophic Health plan through the eyes of an employee: **James.**

JAMES



Single Coverage

Single Deductible: **\$1,000**

Health Care Spending Account: **\$1,000**

James at the pharmacy:

1st
visit

James has his first prescription refill for the year, which costs \$650. He presents his GreenShield ID number to the pharmacist. The claim is auto-submitted to James' HCSA by the pharmacy. Since his deductible has not yet been satisfied, he pays the pharmacy \$650 out-of-pocket. Since he has available HCSA funds, James receives reimbursement for the \$650 through direct deposit. Prescription drugs go towards satisfying the deductible, which means James now has a deductible balance of \$350. He also has a balance of \$350 remaining in his HCSA.

2nd
visit

James needs his second refill of the year of \$650. Since there is a deductible of \$350 still owing, James pays \$350 out of pocket at the pharmacy. With this prescription and payment, he has satisfied the \$1,000 deductible. The remaining \$300 will be covered for him by the plan automatically at the pharmacy. The initial \$350 that James paid is auto-submitted to James' HCSA by the pharmacy. As he has \$350 left in his HCSA, he receives reimbursement for the full \$350 he paid at the pharmacy. There is no deductible left owing and the HCSA balance is now \$0.

Ongoing Visits

Now when James goes to fill his prescription or any new eligible prescription, he has 100% coverage for the remainder of the calendar year. When he fills his third prescription for the year, James has no deductible and receives coverage for the claim directly at the pharmacy.

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ERIC
with family



Family Coverage

\$1,000 deductible for plan member

\$1,000 additional deductible for eligible dependents (including spouse).

HCSA balance: **\$1,000**

Eric's wife and kids at the pharmacy:

1st
visit

Eric's wife received a new ongoing prescription that costs \$450. Their child also has a one-time antibiotic medication that costs \$110. Eric's wife presents his GreenShield ID number to the pharmacist. They pay \$560 out-of-pocket at the pharmacy for both prescriptions. The claims are auto-submitted to Eric's HCSA by the pharmacy. Since he has available HCSA funds, Eric receives reimbursement for the \$560 through direct deposit. \$440 remains to satisfy the dependent deductible, and \$440 remains in Eric's HCSA.

2nd
visit

Eric's wife needs a refill of her prescription for \$450. Since there is still \$440 left to satisfy on the dependent deductible, she pays \$440 out-of-pocket at the pharmacy. With this prescription and payment, the combined dependent deductible of \$1000 has been satisfied. The remaining \$10 owed will be covered for her directly by the Catastrophic Health plan at the pharmacy. The initial \$440 that Eric's wife paid is auto-submitted to Eric's HCSA by the pharmacy. As he has \$440 available HCSA funds, they receive reimbursement for the full \$440 through direct deposit. There is no deductible left owing for the dependents, and the HCSA balance is now \$0.

Ongoing visits

Now when any of Eric's dependents need to make a Catastrophic Health claim, they have 100% coverage for the remainder of the calendar year because they have satisfied the dependent deductible of \$1,000. Eric has not satisfied his deductible, therefore the first \$1,000 of medical expenses will be out of pocket for him. However, he must still submit them under his GreenShield plan in order for the expense to count towards his deductible.