

Catastrophic Health

IN ACTION

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

JAMES

with spouse and
alternate coverage



Family Coverage

\$1,000 deductible for plan member

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

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

Alternate health care coverage through spouse

1st
visit

James at the pharmacy with alternate health care through spouse

James has his first prescription refill for the year costing \$650. He presents his GreenShield ID card and the pharmacist submits through James' plan first and the claim is declined with a message indicating: "Deductible not yet met, eligible for HCSA". The good news is that his spouse has benefit coverage through their workplace plan. Because he submitted it to his GreenShield plan, it goes towards satisfying his deductible.

On his GreenShield+ online access, James has turned off the auto-coordination option for his HCSA coverage since he has coverage under his spouse's benefits plan. With James' auto-coordination turned off and the deductible not yet met, the claim is declined. Since James' spouse has prescription coverage at 80% through their benefit plan, the claim is paid out at \$520. This leaves James out of pocket for \$130 at the pharmacy.

Prior to leaving the pharmacy, James loads up his GreenShield+ mobile app and submits his \$130 out of pocket expense through his HCSA. Since James turned off auto-coordination, he was able to submit his claim through his spouse's plan first. The remaining \$130 was submitted through his HCSA, leaving him with a balance of \$870 that can be used towards future claims. In addition to the HCSA, James only has \$350 remaining before he has satisfied his \$1,000 deductible.

Important Note: auto coordination should be turned off for this.

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Alternate health care coverage through spouse

2nd
visit

James at the pharmacy with alternate health care through spouse (continued)

James needs his second refill for the year costing \$650. Since there is a deductible still owing, James presents his GreenShield ID card and pays \$350 out-of-pocket at the pharmacy. He receives a reimbursement for the remaining \$300 now that James has entered 100% coverage through the Catastrophic Health portion of his benefit plan by satisfying his deductible.

Since James's HCSA auto-coordination is still turned off, the pharmacist submits the first \$350 to the spousal plan. Since the spousal plan covers 80% of prescription drug claims, James receives reimbursement of \$280. This leaves James out of pocket for \$70 at the pharmacy. This amount is submitted as a claim through his HCSA, leaving him with a balance of \$800 that can be used towards future claims. The full amount of the prescription has been covered and his plan member deductible has been satisfied.

Ongoing visits

James still has \$800 left in his HCSA that can be used towards other medical expenses such as paramedicals, vision, dental, and more. He can also use it to satisfy the dependent deductible by submitting the 20% copay from any spousal claims first to his GreenShield catastrophic plan, and then to the HCSA for reimbursement. The deductible has now been fully satisfied and any future drug claims James makes will be 100% covered by his Catastrophic Health plan.