



# how the plan works

Access plans pay set benefits for covered services, regardless of what your provider charges:

| Preventative office visit <sup>9</sup> | Description                         | Amount           |
|----------------------------------------|-------------------------------------|------------------|
|                                        | Preventative office visit           | \$330.00         |
|                                        | Lipid panel laboratory test         | <u>\$96.00</u>   |
|                                        | <b>Total</b>                        | <b>\$426.00</b>  |
|                                        | Network discount                    | <u>-\$158.00</u> |
|                                        | <b>Total after network discount</b> | <b>\$268.00</b>  |

| Access plans                      | Core            | Plus            |
|-----------------------------------|-----------------|-----------------|
| Preventative office visit benefit | \$150.00        | \$200.00        |
| Laboratory test benefit           | \$35.00         | \$35.00         |
| <b>Total benefit</b>              | <b>\$185.00</b> | <b>\$235.00</b> |
| <b>Your balance</b>               | <b>\$83.00</b>  | <b>\$33.00</b>  |

| Rotator cuff surgery <sup>10</sup> | Description                         | Amount              |
|------------------------------------|-------------------------------------|---------------------|
|                                    | Rotator cuff surgery cost           | \$19,500.00         |
|                                    | Network discount                    | <u>-\$10,140.00</u> |
|                                    | <b>Total after network discount</b> | <b>\$9,360.00</b>   |

| Access plans                       | Core              | Plus              |
|------------------------------------|-------------------|-------------------|
| Surgery benefit                    | \$4,000.00        | \$5,000.00        |
| Assistant surgeon benefit          | \$1,500.00        | \$2,000.00        |
| Anesthesia benefit                 | \$500.00          | \$1,000.00        |
| Ambulatory surgical center benefit | \$500.00          | \$500.00          |
| <b>Total benefit</b>               | <b>\$6,500.00</b> | <b>\$8,500.00</b> |
| <b>Your balance</b>                | <b>\$2,860.00</b> | <b>\$860.00</b>   |

| Pneumonia inpatient hospitalization <sup>9</sup> | Description                         | Amount              |
|--------------------------------------------------|-------------------------------------|---------------------|
|                                                  | Inpatient hospitalization cost      | \$30,000.00         |
|                                                  | Network discount                    | <u>-\$12,000.00</u> |
|                                                  | <b>Total after network discount</b> | <b>\$18,000.00</b>  |

| Access plans                      | Core               | Plus               |
|-----------------------------------|--------------------|--------------------|
| Hospital admission benefit        | \$2,000.00         | \$2,000.00         |
| Confinement sickness benefit      | \$9,000.00         | \$12,000.00        |
| Radiology benefit                 | \$100.00           | \$125.00           |
| Laboratory benefit                | \$105.00           | \$105.00           |
| Inpatient physician visit benefit | \$300.00           | \$450.00           |
| <b>Total benefit</b>              | <b>\$11,505.00</b> | <b>\$14,680.00</b> |
| <b>Your balance</b>               | <b>\$6,495.00</b>  | <b>\$3,320.00</b>  |

<sup>9</sup> Financial data derived from historical claim data and First Health Network reports. | <sup>10</sup> [www.workrightnw.com/the-cost-of-injury-the-shoulder/](http://www.workrightnw.com/the-cost-of-injury-the-shoulder/)