

## **YOU DO THE MATH**

Have a family of 4? A few monthly prescriptions? An ER visit here or there?

Here's how Kaiser FLEX plans increase our costs, and not just today, but likely into the future.

## **CHECK IT OUT:**

If your family has doctor visits about 10 times a year that's \$200 under flex v. the \$50 you pay now.

If your family has about 3 ER visits a year, that's \$150 under flex v. the \$15 you pay now.

Got admitted to the hospital? That's \$100 per day under flex v. the ZERO you pay now.



"Increased health care costs would mean my family would have to sacrifice family time so I could work extra shifts to afford to pay additional costs"



—**Ebonee Brown, RN**Kaiser Fontana Registered Nurses Association

Do your family members combined have about 5 prescriptions/month? That's \$100 under flex v. \$25 you pay now.

But that's not all. Under flex Kaiser will give full time employees enough "credits" to "buy" a "mid level" plan with the above co-pays. If you work less than 31 hours per week, you will only receive 60-80% of the "credits", and will have to dip into your own pocket to pay for a portion of the premium costs of your health insurance.\*

## **IT ALL ADDS UP!**

## **SEE FOR YOURSELF**

Plan Feature	Current UNAC/UHCP Benefits	<b>Flex Plan</b> (Mid-Level Option)
Office visit	\$5 co-pay	\$20 co-pay
ER visit (co-pay waived if admitted)	\$5 co-pay	\$50 co-pay
Inpatient admission	\$0 co-pay	\$100 co-pay per day
Generic prescription (120 day supply)	\$5 prescription	\$20 prescription

<sup>\*</sup> Kaiser has already implemented Flex for management and the Pharmacy Guild.