

Which Plan is Best for Me if I'm Having a Baby?

If you are planning to have a baby next year, which plan will cost the least? The illustration below shows sample delivery costs in three different plan options. Remember— your actual costs will vary depending on your actual care. Your ultimate plan choice should take into account your total health and family needs.

Note: All charts taken from the SHBP Decision Guide's "Summary of Benefits and Coverage: What the Plan Covers & What it Costs" for each plan.



| Sample Care Costs for a Normal Delivery | |
|---|----------------|
| Hospital charges (mother) | \$2,700 |
| Routine obstetric care | \$2,100 |
| Hospital charges (baby) | \$900 |
| Anesthesia | \$900 |
| Laboratory Tests* | \$500 |
| Prescriptions** | \$200 |
| Radiology | \$200 |
| Vaccines/preventive | \$40 |
| TOTAL | \$7,540 |

*Outpatient laboratory

**Prescriptions are paid under pharmacy benefit through CVS Caremark, however, your member share is included in this calculation

***You must live or work in the 27 metro county service area to enroll in Kaiser. You must use Kaiser facilities in this plan.

| BCBS HMO – Normal Delivery | Costs |
|---|----------------|
| Deductibles | \$1,300 |
| Copays | \$45 |
| Coinsurance | \$1,248 |
| Limits or exclusions | \$0 |
| YOUR OUT OF POCKET COST | \$2,593 |
| <ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$4,947 • You pay: \$2,593 | |

| Bronze HRA – Normal Delivery: | Costs |
|---|----------------|
| Deductibles | \$2,500 |
| Copays | \$0 |
| Coinsurance | \$1,260 |
| Limits or exclusions | \$0 |
| YOUR OUT OF POCKET COST | \$3,760 |
| <ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$3,780 • You pay: \$3,760 | |

| Kaiser HMO*** – Normal Delivery: | Costs |
|---|--------------|
| Deductibles | \$0 |
| Copays | \$500 |
| Coinsurance | \$0 |
| Limits or exclusions | \$60 |
| YOUR OUT OF POCKET COST | \$560 |
| <ul style="list-style-type: none"> • Amount owed to providers: \$7,540 • Plan pays: \$6,980 • You pay: \$560 | |