

# 2023 MEDICAL PLAN OPTIONS.

## LET'S DO THE MATH.

The medical plans offered to Stanley Black & Decker employees are self-insured by your employer and administered by Cigna Health and Life Insurance Company.

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# SCENARIO 1



## JORDAN

**Single Salary Band 2:  
Annual base pay is \$50,000–\$100,000**

Jordan is in his early 30s, is not married and doesn't have children. He's pretty healthy and feels optimistic about the future. He goes for a preventive care check-up once a year but generally doesn't visit the doctor much.

**+** Hover over this icon for more info.

	BASIC HSA	PLUS HSA	OAP
Annual payroll deductions*	\$456	\$1,584	\$2,004
SBD company contribution	\$500	\$1,000	N/A
One preventive care visit (covered 100%)	N/A	N/A	N/A
Primary care physician visit	\$250	\$250	\$250
Deductible	\$5,000	\$3,500	\$1,400
Coinsurance after deductible or copay for primary care physician visit	30%	20%	\$25 copay
Deductible applied	\$250	\$250	N/A
Primary care physician visit copay	N/A	N/A	\$25

### JORDAN'S TOTAL OUT-OF-POCKET COSTS FOR THE YEAR

+ Payroll deductions	\$456	\$1,584	\$2,004
+ Primary care physician visit	\$250	\$250	\$25
- SBD company contribution	\$(500)	\$(1,000)	N/A
<b>Total annual medical expenses</b>	<b>\$206</b>	<b>\$834</b>	<b>\$2,029</b>

**Jordan saves \$1,823 by choosing the Basic HSA Employee Only plan in this scenario.**

\*Rates are based on 2023 monthly medical plan payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.


# SCENARIO 2



## THE CLARKS

**Salary Band 3:**  
**Annual base pay is >\$100,000**

The Clarks are a young couple expecting their first child. Since they know they'll incur added medical expenses related to pregnancy and birth, they expect to meet their annual deductible this year. They receive all medical care in-network.

 Hover over this icon for more info.	BASIC HSA	PLUS HSA	OAP
Annual payroll deductions*	\$3,912	\$5,556	\$7,020
SBD company contribution	\$500	\$1,000	N/A
Two preventive care visits (covered 100%; no additional cost to family)	N/A	N/A	N/A
Global maternity fee (provider and hospital: \$19,000)	\$19,000	\$19,000	\$19,000
Deductible	\$5,000	\$3,500	\$700
Coinsurance after deductible or copay for specialist provider visit	30%	20%	20%
The Clarks meet the deductible and pay 20% or 30% for the remainder of the charges	\$4,200	\$3,100	\$3,660
THE CLARKS' TOTAL OUT-OF-POCKET COSTS FOR THE YEAR			
+ Payroll deductions	\$3,912	\$5,556	\$7,020
+ Global maternity fee (provider and hospital: \$19,000)	\$9,200	\$6,600	\$4,360
- SBD company contribution	(\$500)	(\$1,000)	N/A
Individual out-of-pocket maximum	\$8,150	\$8,150	\$3,500
<b>Total annual medical expenses</b>	<b>\$11,562</b>	<b>\$11,156</b>	<b>\$10,520</b>

**The OAP plan saves the Clarks as much as \$1,042 in this scenario.**

\*Rates are based on 2023 monthly medical plan payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.


# SCENARIO 3



## THE PATEL FAMILY

Salary Band 2: Annual base pay is \$50,000–\$100,000

The Patel's are a busy, active and healthy family who don't typically meet their deductible. They don't have any major medical conditions or expect any surgeries during the plan year. They receive all medical care in-network.

 Hover over this icon for more info.

	BASIC HSA	PLUS HSA	OAP
Annual payroll deductions*	\$3,492	\$5,220	\$6,576
SBD company contribution	\$500	\$1,000	N/A
Four preventive care visits (covered 100%; no additional cost to family)	N/A	N/A	N/A
Two primary care physician visits (\$250 each)	\$500	\$500	\$500
Deductible	\$5,000	\$3,500	\$1,400
Coinsurance after deductible or copay for primary care physician visit	30%	20%	\$25 copay
Deductible applied	\$500	\$500	N/A
Primary care physician visit copay	N/A	N/A	\$50
Two generic prescriptions at retail	\$76	\$76	\$24
<b>THE PATEL'S TOTAL OUT-OF-POCKET COSTS FOR THE YEAR</b>			
+ Payroll deductions	\$3,492	\$5,220	\$6,576
+ Two primary care physician visits	\$500	\$500	\$50
+ Two generic prescriptions at retail	\$76	\$76	\$24
- SBD company contribution	\$(500)	\$(1,000)	N/A
<b>Total annual medical expenses</b>	<b>\$3,568</b>	<b>\$4,796</b>	<b>\$6,650</b>

**The Basic HSA plan saves the Patel family \$3,082 in this scenario.**

\*Rates are based on 2023 monthly medical plan payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.


# SCENARIO 4



## MARCELLA

**Salary Band 1: Annual base pay is less than \$50,000**

Marcella has diabetes but manages it well. She eats right, exercises, and gets added support from Livongo. She's concerned about having large medical and pharmacy expenses, or needing to pay a lot out of pocket all at once.

 Hover over this icon for more info.

	BASIC HSA	PLUS HSA	OAP
Annual payroll deductions*	\$300	\$1,464	\$1,860
SBD company contribution	\$500	\$1,000	N/A
One preventive care visit (covered 100%)	N/A	N/A	N/A
Three primary care physician visits (\$250 each); 2 specialist visits (\$300 each); pump and supplies (\$4,000)	\$5,350	\$5,350	\$5,350
Deductible	\$5,000	\$3,500	\$1,400
Coinsurance after deductible or copay for primary care physician visit and specialist visit	30%	20%	20% coinsurance/ \$25 physician copay/ \$50 specialist copay
Marcella meets the deductible and pays 20% or 30% for the remainder of the covered charges	\$105	\$370	\$695
Primary care physician visit copay	N/A	N/A	\$75
Specialist visit copay	N/A	N/A	\$100
12 preferred brand prescriptions at retail	\$1,140 (after plan deductible)	\$1,140 (after plan deductible)	\$1,140
MARCELLA'S TOTAL OUT-OF-POCKET COSTS FOR THE YEAR			
+ Payroll deductions	\$300	\$1,464	\$1,860
+ Three primary care physician visits, two specialist visits, pump and supplies	\$5,105	\$3,870	\$2,095
+ 12 preferred brand prescriptions at retail	\$1,140	\$1,140	\$1,140
- SBD company contribution	\$(500)	\$(1,000)	N/A
<b>Total annual medical expenses</b>	<b>\$6,045</b>	<b>\$5,474</b>	<b>\$5,095</b>

**Marcella saves \$950 by choosing the OAP plan in this scenario.**

\*Rates are based on 2023 monthly medical plan payroll deductions (tobacco-free). This is an example used for illustrative purposes only. Actual costs will vary.