

TQL SINGLE COVERAGE

Which is the best plan for you?

Please note: the cost of medical care shown below are assumptions for illustration purposes only.

PLAN OPTIONS

YOUR PLAN INFORMATION	PPO BASE PLAN	PPO BUY-UP	HDHP Premium	HDHP Basic
Deductible (Your cost before insurance kicks in)	\$3,000	\$1,000	\$3,300	\$5,000
% Coverage After Deductible	20%	10%	10%	0%
Maximum Out-of-Pocket	\$5,000	\$3,500	\$5,300	\$6,000
Employee Monthly Premium	\$136	\$281	\$88	\$0
Co-Pays				
- Primary Care	\$30	\$25	n/a	n/a
- Specialist	\$50	\$40	n/a	n/a
Prescription Costs (co-payment or estimated costs)				
- Generic	\$20	\$20	\$20 After Deductible	\$20 After Deductible
- Name Brand	\$40	\$40	\$40 After Deductible	\$40 After Deductible
Preventive Care	\$0	\$0	\$0	\$0
TQL HSA Contribution	\$0	\$0	\$500	\$0

SCENARIOS

MEET AVERAGE ANNIE



HER STORY: PREVENTIVE ONLY	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$1,633	\$3,370	\$1,061	\$0
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Prescriptions (12 generics per year)	\$240	\$240	\$336	\$336
<i>Total Health Costs (Out of pocket annualized)</i>	\$240	\$240	\$336	\$336
Total Health Costs + Premiums	\$1,873	\$3,610	\$1,397	\$336
TQL HSA Contribution Used			\$120	\$0
Your Final Cost	\$1,873	\$3,610	\$1,277	\$336
HSA Balance available	\$0	\$0	\$164	\$0

MEET MODERATE MIKE



HIS STORY: HE HAD THE FLU	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$1,633	\$3,370	\$1,061	\$0
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Additional Physician Visits (2 primary care, 1 specialist)	\$80	\$65	\$225	\$225
Lab work in the doctor's office	\$75	\$75	\$75	\$75
Prescriptions (6 name brand per year)	\$240	\$240	\$960	\$960
<i>Total Health Costs (Out of pocket annualized)</i>	\$395	\$380	\$1,260	\$1,260
Total Health Costs + Premiums	\$2,028	\$3,750	\$2,321	\$1,260
TQL HSA Contribution Used			\$500	\$0
Your Final Cost	\$2,028	\$3,750	\$1,821	\$1,260

MEET EXPENSIVE ERIC



HIS STORY: HE HAD KNEE SURGERY	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$1,633	\$3,370	\$1,061	\$0
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Doctor Visits (1 primary care, 2 specialist)	\$130	\$105	\$375	\$375
Prescriptions (12 generics + 3 name brand per year)	\$360	\$360	\$816	\$816
Hospital & Surgery	\$16,320	\$16,320	\$16,320	\$16,320
2 MRIs	\$2,076	\$2,076	\$2,076	\$2,076
- Costs Considered for Deductible	\$18,396	\$18,396	\$19,587	\$19,587
- Amount applied to Deductible	\$3,000	\$1,000	\$3,300	\$5,000
- Amount applied to Co-insurance	\$3,079	\$1,740	\$1,628	\$0
<i>Total Health Costs (Out of pocket annualized)</i>	\$5,000	\$2,740	\$4,929	\$5,000
Total Health Costs + Premiums	\$6,633	\$6,110	\$5,990	\$5,000
TQL HSA Contribution Used			\$500	\$0
Your Final Cost	\$6,633	\$6,110	\$5,490	\$5,000

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TQL FAMILY COVERAGE

Which is the best plan for you?

Please note: the cost of medical care shown below are assumptions for illustration purposes only.

PLAN OPTIONS

YOUR PLAN INFORMATION	PPO BASE PLAN	PPO BUY-UP	HDHP Premium	HDHP Basic
Deductible	\$6,000	\$2,000	\$6,600	\$10,000
% Coverage After Deductible	20%	10%	10%	0%
Maximum Out-of-Pocket	\$10,000	\$7,000	\$10,600	\$12,000
Employee Monthly Premium	\$431	\$902	\$275	\$136
Co-Pays				
- Primary Care	\$30	\$25	n/a	n/a
- Specialist	\$50	\$40	n/a	n/a
Prescription Costs (co-payment or estimated costs)				
- Generic	\$20	\$20	\$20 After Deductible	\$20 After Deductible
- Name Brand	\$40	\$40	\$40 After Deductible	\$40 After Deductible
Preventive Care	\$0	\$0	\$0	\$0
TQL HSA Contribution	\$0	\$0	\$1,000	\$0

SCENARIOS

MEET THE AVERAGE ANDERSONS



THEIR STORY: PREVENTIVE ONLY	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$5,169	\$10,824	\$3,300	\$1,631
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Prescriptions (24 generics per year)	\$480	\$480	\$672	\$672
<i>Total Health Costs (Out of pocket annualized)</i>	\$480	\$480	\$672	\$672
Total Health Costs + Premiums	\$5,649	\$11,304	\$3,972	\$2,303
TQL HSA Contribution Used			\$240	\$0
Your Final Cost	\$5,649	\$11,304	\$3,732	\$2,303
HSA Balance available			\$720	\$0

MEET THE MODERATE MADISONS



THEIR STORY: THEY PASSED AROUND THE FLU	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$5,169	\$10,824	\$3,300	\$1,631
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Additional Physician Visits (2 primary care, 1 specialist)	\$110	\$90	\$399	\$399
Lab work in the doctor's office for 3 family members	\$333	\$333	\$333	\$333
Prescriptions (2 name brand)	\$80	\$80	\$320	\$320
<i>Total Health Costs (Out of pocket annualized)</i>	\$523	\$503	\$1,052	\$1,052
Total Health Costs + Premiums	\$5,692	\$11,327	\$4,352	\$2,683
TQL HSA Contribution Used			\$1,000	\$0
Your Final Cost	\$5,692	\$11,327	\$3,352	\$2,683
HSA Balance available			\$0	

MEET THE EXPENSIVE EVANS



THEIR STORY: OUTPATIENT SURGERY & 3 DAYS IN THE HOSPITAL	PPO BASE PLAN	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	\$6,169	\$10,824	\$3,300	\$1,631
Annual Preventive Care Visit	\$0	\$0	\$0	\$0
Doctor Visits (3 primary care, 1 specialist)	\$140	\$115	\$533	\$533
Prescriptions (1 annual generics and 3 brand name)	\$360	\$360	\$816	\$816
Hospital Stays	\$11,066	\$11,066	\$11,066	\$11,066
- Costs Considered for Deductible	\$11,066	\$11,066	\$12,415	\$12,415
- Amount applied to Deductible	\$6,000	\$2,000	\$6,600	\$10,000
- Amount applied to Co-insurance	\$1,013	\$907	\$583	\$0
<i>Total Health Costs (Out of pocket annualized)</i>	\$7,013	\$2,907	\$9,998	\$10,816
Total Health Costs + Premiums	\$12,182	\$14,485	\$11,298	\$12,447
TQL HSA Contribution Used			\$1,000	\$0
Your Final Cost	\$12,182	\$14,485	\$10,298	\$12,447

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