SINGLE COVERAGE

Which is the best plan for you?

PLAN OPTIONS

YOUR PLAN INFORMATION	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
Deductible (Your cost before insurance kicks in)	$3,000	$1,000	$3,400	$5,000
% Coverage After Deductible	20%	10%	20%	0%
Maximum Out-of-Pocket	$5,000	$3,500	$5,400	$6,000
Employee Monthly Premium	$150	$309	$97	$20
Co-Pays				
- Primary Care	$30	$25	n/a	n/a
- Specialist	$50	$40	n/a	n/a
***2Prescription 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	PPO BUY-UP	HDHP PREMIUM	HDHF BASIC
Annual Premium (Paycheck deduction annualized)	$1,800	$3,713	$1,169	$240
Annual Preventive Care Visit	$0	$0	$0	$0
Prescriptions (12 generics per year)	$240	$240	$240	$240
Total Health Costs (Out of pocket annualized)	*$240*	*$240*	*$240*	*$240*
Total Health Costs + Premiums	**$2,040**	**$3,953**	**$1,409**	**$480**
TQL HSA Contribution Used			**$240**	**$0**
Your Final Cost	**$2,040**	**$3,953**	**$1,169**	**$480**
HSA Balance available	$0	$0	$260	$0

MEET MODERATE MIKE

HIS STORY: HE HAD THE FLU	PPO BASE	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	$1,800	$3,713	$1,169	$240
Annual Preventive Care Visit	$0	$0	$0	$0
Additional Physician Visits (2 primary care, 1 specialist)	$110	$90	$527	$527
Lab work in the doctor's office	$67	$67	$67	$67
Prescriptions (6 name brand per year)	$240	$240	$750	$750
Total Health Costs (Out of pocket annualized)	*$417*	*$397*	*$1,344*	*$1,344*
Total Health Costs + Premiums	**$2,217**	**$4,110**	**$2,513**	**$1,584**
TQL HSA Contribution Used			**$500**	**$0**
Your Final Cost	**$2,217**	**$4,110**	**$2,013**	**$1,584**

MEET EXPENSIVE ERIC

HIS STORY: HE HAD KNEE SURGERY	PPO BASE	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	$1,800	$3,713	$1,169	$240
Annual Preventive Care Visit	$0	$0	$0	$0
Doctor Visits (1 primary care, 2 specialist)	$130	$105	$595	$595
Prescriptions (12 generics+ 3 name brand per year)	$360	$360	$615	$615
Hospital & Surgery	$19,000	$19,000	$19,000	$19,000
2 MRIs	$2,550	$2,550	$2,550	$2,550
- Costs Considered for Deductible	$21,550	$21,550	$22,760	$22,760
- Amount applied to Deductible	$3,000	$1,000	$3,400	$5,000
- Amount applied to Co-insurance	$1,510	$2,035	$2,000	$0
Total Health Costs (Out of pocket annualized)	*$5,000*	*$3,500*	*$5,400*	*$5,000*
Total Health Costs + Premiums	**$6,800**	**$7,213**	**$6,569**	**$5,240**
TQLHSA Contribution Used			**$500**	**$0**
Your Final Cost	**$6,800**	**$7,213**	**$6,069**	**$5,240**

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	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
Deductible	$6,000	$2,000	$6,800	$10,000
% Coverage After Deductible	20%	10%	20%	0%
Maximum Out-of-Pocket	$10,000	$7,000	$10,800	$12,000
Employee Monthly Premium	$475	$994	$303	$150
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	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	$5,696	$11,928	$3,638	$1,797
Annual Preventive Care Visit	$0	$0	$0	$0
Prescriptions (24 generics per year)	$480	$480	$480	$480
Total Health Costs (Out of pocket annualized)	*$480*	*$480*	*$480*	*$480*
Total Health Costs + Premiums	**$6,176**	**$12,408**	**$4,118**	**$2,277**
TQL HSA Contribution Used			**$480**	**$0**
Your Final Cost	**$6,176**	**$12,408**	**$3,638**	**$2,277**
HSA Balance available			$520	$0

MEET THE MODERATE MADISONS

THEIR STORY: THEY PASSED AROUND THE FLU	PPO BASE	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	$5,696	$11,928	$3,638	$1,797
Annual Preventive Care Visit	$0	$0	$0	$0
Additional Physician Visits (2 primary care, 1 specialist)	$110	$90	$527	$527
Lab work in the doctor's office for 3 family members	$201	$201	$201	$201
Prescriptions (2 name brand)	$80	$80	$350	$350
Total Health Costs (Out of pocket annualized)	*$391*	*$371*	*$1,078*	*$1,078*
Total Health Costs + Premiums	**$6,087**	**$12,299**	**$4,716**	**$2,875**
TQL HSA Contribution Used			**$1,000**	**$0**
Your Final Cost	**$6,087**	**$12,299**	**$3,716**	**$2,875**
HSA Balance available			$0	

MEET THE EXPENSIVE EVANS

THEIR STORY: OUTPATIENT SURGERY & 3 DAYS IN THE HOSPITAL	PPO BASE	PPO BUY-UP	HDHP PREMIUM	HDHP BASIC
Annual Premium (Paycheck deduction annualized)	$5,696	$11,928	$3,638	$1,797
Annual Preventive Care Visit	$0	$0	$0	$0
Doctor Visits (3 primary care, 1 specialist)	$140	$115	$680	$680
Prescriptions (12 annual generics and 3 brand name)	$360	$360	$615	$615
Hospital Stays	$34,090	$34.090	$34,090	$34,090
- Costs Considered for Deductible	$34,090	$34,090	$35,385	$35,385
- Amount applied to Deductible	$6,000	$2,000	$6,600	$10,000
- Amount applied to Co-insurance	$3,500	$3,209	$2,905	$0
Total Health Costs (Out of pocket annualized)	*$10,000*	*$5,684*	*$10,800*	*$10,000*
Total Health Costs + Premiums	**$15,696**	**$17,612**	**$14,438**	**$10,615**
TQL HSA Contribution Used			**$1,000**	**$0**
Your Final Cost	**$15,696**	**$17,612**	**$13,438**	**$12,412**

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