



SINGLE COVERAGE

Which is the best plan for you?

PLAN OPTIONS:

BENEFITS	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
DEDUCTIBLE (YOUR COST BEFORE INSURANCE KICKS IN)	\$3,000	\$1,500	\$3,500	\$5,000
OUT-OF-POCKET MAXIMUM (MOST YOU WILL PAY FOR MEDICAL SERVICES)	\$6,000	\$4,000	\$5,500	\$6,000
COINSURANCE (% YOU PAY AFTER YOUR DEDUCTIBLE)	20%	10%	20%	20%
COPAYS • PRIMARY CARE • SPECIALIST	\$30 \$50	\$25 \$40	N/A	N/A
PREVENTIVE SERVICES	NO COST	NO COST	NO COST	NO COST
PRESCRIPTION COSTS GENERIC NAME BRAND PREVENTIVE CARE	\$20 \$40 \$0	\$20 \$40 \$0	\$20 AFTER DEDUCTIBLE \$40 AFTER DEDUCTIBLE \$0	\$20 AFTER DEDUCTIBLE \$40 AFTER DEDUCTIBLE \$0
TQL HSA CONTRIBUTION	\$0	\$0	\$500	\$0

MEET AVERAGE ANNIE



HER STORY: PREVENTIVE ONLY	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$1,926	\$3,839	\$1,251	\$257
ANNUAL PREVENTIVE CARE VISIT	\$0	\$0	\$0	\$0
PRESCRIPTIONS (12 GENERICS)	\$240	\$240	\$240	\$240
TOTAL HEALTH COSTS (OUT OF POCKET)	\$240	\$240	\$240	\$240
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$2,166	\$4,079	\$1,491	\$497
TQL HSA CONTRIBUTION USED	-	-	\$240	\$0
YOUR FINAL COST	\$2,166	\$4,079	\$1,251	\$497
HSA BALANCE AVAILABLE	-	-	\$260	\$0

MEET MODERATE MIKE



HIS STORY: HE HAD THE FLU	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$1,926	\$3,839	\$1,251	\$257
ANNUAL PREVENTIVE CARE VISIT	\$0	\$0	\$0	\$0
DOCTORS VISITS (2 PRIMARY, 1 SPECIALIST)	\$110	\$90	\$527	\$527
LAB WORK IN OFFICE	\$67	\$67	\$67	\$67
PRESCRIPTIONS (6 BRAND NAME)	\$240	\$240	\$750	\$750
TOTAL HEALTH COSTS (OUT OF POCKET)	\$417	\$397	\$1,344	\$1,344
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$2,343	\$4,236	\$2,595	\$1,601
TQL HSA CONTRIBUTION USED	-	-	\$500	\$0
YOUR FINAL COST	\$2,343	\$4,236	\$2,095	\$1,601
HSA BALANCE AVAILABLE	-	-	\$0	\$0

MEET EXPENSIVE ERIC



HIS STORY: HE HAD KNEE SURGERY	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$1,926	\$3,839	\$1,251	\$257
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)	\$360	\$360	\$615	\$615
HOSPITAL & SURGERY	\$19,000	\$19,000	\$19,000	\$19,000
MRI (2)	\$2,550	\$2,550	\$2,550	\$2,550
- COST CONSIDERED FOR DEDUCTIBLE	\$21,550	\$21,550	\$22,760	\$22,760
- AMOUNT APPLIED TO DEDUCTIBLE	\$3,000	\$1,500	\$3,500	\$5,000
- AMOUNT APPLIED TO CO-INSURANCE	\$2,510	\$2,005	\$2,000	\$1,000
TOTAL HEALTH COSTS (OUT OF POCKET)	\$6,000	\$3,970	\$5,500	\$6,000
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$7,926	\$7,809	\$6,751	\$6,257
TQL HSA CONTRIBUTION USED	-	-	\$500	\$0
YOUR FINAL COST	\$7,926	\$7,809	\$6,251	\$6,257
HSA BALANCE AVAILABLE	-	-	\$0	\$0



FAMILY COVERAGE

Which is the best plan for you?

PLAN OPTIONS:

BENEFITS	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
DEDUCTIBLE (YOUR COST BEFORE INSURANCE KICKS IN)	\$6,000	\$3,000	\$7,000	\$10,000
OUT-OF-POCKET MAXIMUM (MOST YOU WILL PAY FOR MEDICAL SERVICES)	\$12,000	\$8,000	\$11,000	\$12,000
COINSURANCE (% YOU PAY AFTER YOUR DEDUCTIBLE)	20%	10%	20%	20%
COPAYS • PRIMARY CARE • SPECIALIST	\$30 \$50	\$25 \$40	N/A	N/A
PREVENTIVE SERVICES	NO COST	NO COST	NO COST	NO COST
PRESCRIPTION COSTS GENERIC NAME BRAND PREVENTIVE CARE	\$20 \$40 \$0	\$20 \$40 \$0	\$20 AFTER DEDUCTIBLE \$40 AFTER DEDUCTIBLE \$0	\$20 AFTER DEDUCTIBLE \$40 AFTER DEDUCTIBLE \$0
TQL HSA CONTRIBUTION	\$0	\$0	\$1,000	\$0

MEET THE AVERAGE ANDERSONS



THEIR STORY: PREVENTIVE ONLY	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$6,095	\$12,327	\$3,893	\$1,923
ANNUAL PREVENTIVE CARE VISIT	\$0	\$0	\$0	\$0
PRESCRIPTIONS (24 GENERICS)	\$480	\$480	\$480	\$480
TOTAL HEALTH COSTS (OUT OF POCKET)	\$480	\$480	\$480	\$480
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$6,575	\$12,807	\$4,373	\$2,403
TQL HSA CONTRIBUTION USED	-	-	\$480	\$0
YOUR FINAL COST	\$6,575	\$12,807	\$3,893	\$2,403
HSA BALANCE AVAILABLE	-	-	\$520	\$0

MEET THE MODERATE MADISONS



THEIR STORY: THEY PASSED AROUND THE FLU	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$6,095	\$12,327	\$3,893	\$1,923
ANNUAL PREVENTIVE CARE VISIT	\$0	\$0	\$0	\$0
DOCTOR VISITS (2 PRIMARY CARE, 1 SPECIALIST)	\$110	\$90	\$527	\$527
LAB WORK (IN OFFICE, 3 FAMILY MEMBERS)	\$201	\$201	\$201	\$201
PRESCRIPTIONS (2 NAME BRAND)	\$80	\$80	\$250	\$250
TOTAL HEALTH COSTS (OUT OF POCKET)	\$391	\$371	\$978	\$978
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$6,486	\$12,698	\$4,871	\$2,901
TQL HSA CONTRIBUTION USED	-	-	\$978	\$0
YOUR FINAL COST	\$6,486	\$12,698	\$3,893	\$2,901
HSA BALANCE AVAILABLE	-	-	\$22	\$0

MEET THE EXPENSIVE EVANS



THEIR STORY: OUTPATIENT SURGERY & HOSPITAL STAY	PPO BASE	PPO BUY-UP	HDHP PREMIUM HSA	HDHP BASIC HSA
ANNUAL PREMIUM (PAYCHECK DEDUCTIONS)	\$6,095	\$12,327	\$3,893	\$1,923
ANNUAL PREVENTIVE CARE VISIT	\$0	\$0	\$0	\$0
DOCTOR VISITS (3 PRIMARY CARE, 1 SPECIALIST)	\$140	\$115	\$680	\$680
PRESCRIPTIONS (12 GENERICS, 3 NAME BRAND)	\$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	\$3,000	\$7,000	\$10,000
- AMOUNT APPLIED TO CO-INSURANCE	\$5,500	\$3,109	\$4,000	\$2,000
TOTAL HEALTH COSTS (OUT OF POCKET)	\$12,000	\$6,584	\$11,000	\$12,000
TOTAL HEALTH COSTS + ANNUAL PREMIUM	\$18,095	\$18,911	\$14,893	\$13,923
TQL HSA CONTRIBUTION USED	-	-	\$1,000	\$0
YOUR FINAL COST	\$18,095	\$18,911	\$13,893	\$13,923
HSA BALANCE AVAILABLE	-	-	\$0	\$0