

COMPARING YOUR MEDICAL PLAN OPTIONS

The costs provided in this example are estimates only and are not a guarantee of payment or benefits. Your actual cost may be higher or lower than the estimates. All cost estimates are for services received by network providers.

MEET JOE. JOE SUSTAINED AN ANKLE FRACTURE.
Employee-Only Coverage



Joe's Medical Expenses

- 1 Preventive care visit*
- 4 PCP visits
- 1 Urgent care visit
- 1 Ankle x-ray

Employee-Only Coverage	HDHP OAP	EPO 500	PPO 1500 OAP
Joe's annual premium	\$729	\$1,984	\$2,485
Joe's annual HSA contribution	\$1,000	\$0	\$0
Monte Nido's annual matching HSA contribution	\$1,000	\$0	\$0
Total medical expenses	\$764	\$764	\$764
Medical plan pays	\$0	\$289	\$264
Joe pays using HSA dollars	\$764	\$0	\$0
Joe pays out of his pocket	\$0	\$475	\$500
Dollars remaining in Joe's HSA	\$1,236	\$0	\$0
JOE'S TOTAL OUT-OF-POCKET COSTS	-\$507	\$2,459	\$2,985

MEET LINDA AND HER SPOUSE. LINDA IS HAVING SURGERY THIS YEAR.
Employee + Spouse Coverage



Linda's Medical Expenses

- 2 Preventive care visits*
- 5 PCP visits
- 2 Specialist visits
- 1 Urgent care visit
- 1 Outpatient surgery

Employee + Spouse Coverage	HDHP OAP	EPO 500	PPO 1500 OAP
Linda's annual premium	\$8,027	\$11,328	\$12,352
Linda's annual HSA contribution	\$2,200	\$0	\$0
Monte Nido's annual matching HSA contribution	\$2,200	\$0	\$0
Total medical expenses	\$3,160	\$3,160	\$3,160
Medical plan pays	\$0	\$2,072	\$1,247
Linda pays using HSA dollars	\$2,200	\$0	\$0
Linda pays out of her pocket	\$0	\$1,088	\$1,913
Dollars remaining in Linda's HSA	\$1,240	\$0	\$0
LINDA'S TOTAL OUT-OF-POCKET COSTS	\$6,787	\$12,416	\$14,265

MEET ANNA AND HER FAMILY. THEY HAVE TYPICAL HEALTH CARE NEEDS.
Family Coverage



Anna's Medical Expenses

- 4 Preventive care visits*
- 8 PCP visits
- 3 Urgent care visits
- 1 ER visit

Family Coverage	HDHP OAP	EPO 500	PPO 1500 OAP
Anna's annual premium	\$14,949	\$19,937	\$21,450
Anna's annual HSA contribution	\$2,200	\$0	\$0
Monte Nido's annual matching HSA contribution	\$2,200	\$0	\$0
Total medical expenses	\$2,888	\$2,888	\$2,888
Medical plan pays	\$0	\$2,263	\$2,188
Anna pays using HSA dollars	\$2,200	\$0	\$0
Anna pays out of her pocket	\$0	\$625	\$700
Dollars remaining in Anna's HSA	\$1,512	\$0	\$0
ANNA'S TOTAL OUT-OF-POCKET COSTS	\$13,437	\$20,562	\$22,150

*Covered 100%.

