

Services - Family Max out plan	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
Hospital (Delivery) @ \$18,000	\$2,250	\$4,500
<b>Total Plan Costs</b>	\$2,250	\$4,500
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$2,250	\$3,000
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$7,047</b>	<b>\$5,460</b>

**Notes:**

Delivery as only event for the year

Services - Family Medium	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
4 Preventive Exams	\$0	\$0
8 Visits to PCP's	\$120	\$720
ER Visit (\$1,800)	\$255	\$1,800
6 Prescriptions (Generic)	\$60	\$132
12 Prescriptions (Formulary Brand preventive - deductible waived for HSA)	\$300	\$300
2 X-Rays @ \$350 each (one member)	\$508	\$383
Outpatient Surgery (\$4,000 each)	\$400	\$400
<b>Total Plan Costs</b>	\$1,643	\$3,735
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$1,643	\$2,235
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$6,440</b>	<b>\$4,695</b>

**Notes:**

OV Copay @ \$15 PPO, assume \$90 /visit  
ER copay \$75; Visit assumes \$1,800 charge  
Generic Copay @ \$10; assume \$22 average cost  
Formulary Copay @ \$25 PPO; assume \$120 average cost  
HDHP HSA maintenance Rx covered at \$20 copay  
Assumes Xray and surgery happened at end of year after all other services

Services - Family Medium	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
4 Preventive Exams	\$0	\$0
18 Prescriptions (Formulary Brand preventive)	\$450	\$2,700
4 Visits to Specialists	\$60	\$360
6 Prescriptions (Generic)	\$60	\$60
8 Visits to PCP's	\$120	\$72
2 X-Rays @ \$350 each (one member)	\$538	\$70
None	\$0	\$0
<b>Total Plan Costs</b>	\$1,228	\$3,262
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$1,228	\$1,762
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$6,025</b>	<b>\$4,222</b>

**Notes:**

OV Copay @ \$15 PPO, assume \$90 /visit  
Specialist OV Copay @ \$15 PPO; assume \$300 average cost  
Generic Copay @ \$10; assume \$22 average cost  
Formulary Copay @ \$25 PPO; assume \$150 average cost  
HDHP HSA maintenance Rx covered at \$25 copay  
Assumes Specialist Visits abd Formulary Drugs satisfied deductible

Services - Single Low Utilizer	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
1 Preventive Exams	\$0	\$0
2 Visits to PCP	\$30	\$180
2 Prescriptions (Generic)	\$20	\$44
2 Prescription (Formulary Brand)	\$50	\$240
<b>Total Plan Costs</b>	\$100	\$464
Less saleforce HSA contribution	\$0	-\$750
<b>Total Out of Pocket Plan Costs</b>	\$100	<b>-\$286</b>
12 Months of Contributions	\$960	\$420
<b>Annual Total</b>	<b>\$1,060</b>	<b>\$134</b>

Rollover Funds

**Notes:**

- OV Copay @ \$15 PPO, assume \$90 /visit
- Specialist OV Copay @ \$15 PPO; assume \$150 average cost
- Generic Copay @ \$10; assume \$22 average cost
- Formulary Copay @ \$25 PPO; assume \$120 average cost
- HDHP HSA maintenance Rx covered at \$20 copay

Services - Family Low Utilizer	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
4 Preventive Exams	\$0	\$0
4 Visits to PCP's	\$60	\$360
4 Prescriptions (Generic)	\$40	\$88
4 Prescriptions (Formulary Brand)	\$100	\$480
<b>Total Plan Costs</b>	\$200	\$928
Less saleforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$200	<b>-\$572</b>
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$4,997</b>	<b>\$1,888</b>

Rollover Funds

**Notes:**

- OV Copay @ \$15 PPO, assume \$90 /visit
- Specialist OV Copay @ \$15 PPO; assume \$150 average cost
- Generic Copay @ \$10; assume \$22 average cost
- Formulary Copay @ \$25 PPO; assume \$120 average cost
- HDHP HSA maintenance Rx covered at \$20 copay

Services - Single Medium Usage	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
1 Preventive Exams	\$0	\$0
2 Visits to PCP	\$30	\$180
4 Visits to Specialists	\$60	\$600
4 Prescriptions (Generic)	\$40	\$88
12 Prescription (Formulary Brand)	\$240	\$870
1 X-Ray @ \$350	\$350	\$350
Outpatient Surgery (\$4,000)	\$535	\$400
<b>Total Plan Costs</b>	\$1,255	\$2,488
Less salesforce HSA contribution	\$0	-\$750
<b>Total Out of Pocket Plan Costs</b>	\$1,255	\$1,738
12 Months of Contributions	\$960	\$420
<b>Annual Total</b>	<b>\$2,215</b>	<b>\$2,158</b>

**Notes:**

OV Copay @ \$15 PPO, assume \$90 /visit  
Specialist OV Copay @ \$15 PPO; assume \$150 average cost  
Generic Copay @ \$10; assume \$22 average cost  
Formulary Copay @ \$25 PPO; assume \$120 average cost  
HDHP HSA maintenance Rx covered at \$20 copay  
Assumes Xray and surgery happened at end of year after all other services

Services - Family Medium	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
4 Preventive Exams	\$0	\$0
8 Visits to PCP's	\$120	\$720
8 Visits to Specialists	\$120	\$1,200
6 Prescriptions (Generic)	\$60	\$132
12 Prescriptions (Formulary Brand)	\$300	\$1,440
2 X-Rays @ \$350 each (one member)	\$520	\$700
Outpatient Surgery (\$4,000 each)	\$0	\$0
<b>Total Plan Costs</b>	\$1,120	\$4,192
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$1,120	\$2,692
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$5,917</b>	<b>\$5,152</b>

**Notes:**

OV Copay @ \$15 PPO, assume \$90 /visit

Specialist OV Copay @ \$15 PPO; assume \$150 average cost

Generic Copay @ \$10; assume \$22 average cost

Formulary Copay @ \$25 PPO; assume \$120 average cost

HDHP HSA maintenance Rx covered at \$20 copay

Assumes Xray and surgery happened at end of year after all other services

Services - Single Max out plan	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
1 Preventive Exams	\$0	\$0
2 Visits to PCP	\$0	\$0
7 Visits to Specialists	\$0	\$0
5 Prescriptions (Generic)	\$50	\$0
10 Prescription (Formulary Brand)	\$250	\$0
1 Lab @ \$350	\$0	\$0
Hospitalization/ Surgery (\$75,000)	\$2,500	\$3,000
<b>Total Plan Costs</b>	\$2,800	\$3,000
Less salesforce HSA contribution	\$0	-\$750
<b>Total Out of Pocket Plan Costs</b>	\$2,800	\$2,250
12 Months of Contributions	\$960	\$420
<b>Annual Total</b>	<b>\$3,760</b>	<b>\$2,670</b>

**Notes:**

OV Copay @ \$15 PPO, assume \$90 /visit  
Specialist OV Copay @ \$15 PPO; assume \$150 average cost  
Generic Copay @ \$10; assume \$22 average cost  
Formulary Copay @ \$25 PPO; assume \$120 average cost  
HDHP HSA maintenance Rx covered at \$20 copay  
Assumes Hospitalization occurs before any other services



Services - Family Max out plan	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
1 Preventive Exams	\$0	\$0
2 Visits to PCP	\$0	\$0
7 Visits to Specialists	\$0	\$0
5 Prescriptions (Generic)	\$50	\$0
10 Prescription (Formulary Brand)	\$250	\$0
1 Lab @ \$350	\$0	\$0
Hospitalization/ Surgery (\$75,000)	\$2,200	\$6,000
<b>Total Plan Costs</b>	\$2,500	\$6,000
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$2,500	\$4,500
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$7,297</b>	<b>\$6,960</b>

Specialist OV Copay @ \$15 PPO; assume \$150 average cost

Generic Copay @ \$10; assume \$22 average cost

Formulary Copay @ \$25 PPO; assume \$120 average cost

HDHP HSA maintenance Rx covered at \$20 copay

Assumes Hospitalization occurs before any other services

Services - Family Max out plan	2016	2016 HSA Plans
	PPO Costs and Contributions	HDHP PPO with HSA and copays for maintenance medication
1 Preventive Exams	\$0	\$0
2 Visits to PCP	\$0	\$0
7 Visits to Specialists	\$0	\$0
5 Prescriptions (Generic)	\$50	\$0
10 Prescription (Formulary Brand)	\$250	\$0
1 Lab @ \$350	\$0	\$0
Hospitalization/ Surgery (\$75,000) ee	\$2,200	\$6,000
Hospitalization/ Surgery (\$75,000) sp	\$2,000	\$0
<b>Total Plan Costs</b>	\$4,500	\$6,000
Less salesforce HSA contribution	\$0	-\$1,500
<b>Total Out of Pocket Plan Costs</b>	\$4,500	\$4,500
12 Months of Contributions	\$4,797	\$2,460
<b>Annual Total</b>	<b>\$9,297</b>	<b>\$6,960</b>

OV Copay @ \$15 PPO, assume \$90 /visit

Specialist OV Copay @ \$15 PPO; assume \$150 average cost

Generic Copay @ \$10; assume \$22 average cost

Formulary Copay @ \$25 PPO; assume \$120 average cost

HDHP HSA maintenance Rx covered at \$20 copay

Assumes Hospitalization occurs before any other services