

The Plan scenarios below can be used to help you choose which medical plans work best for you. This is for illustrative purposes only.

**Meet Sarah**

Age: 30  
 Coverage Level: Employee Only  
 Health Snapshot: Healthy, uses minimal healthcare

<u>Annualized Health Expenses</u>	<u>Cost of Service</u>
One Preventive Care Visit	Covered at 100%
One Office Visit	\$150
One Brand Name Antibiotic	\$125

	College Plan Information for Employee Only, In-Network Coverage	
	Choice Plan HDHP w/ HSA	Standard Plan
Deductible	\$1,750	\$1,250
Out-of-Pocket	\$3,300	\$3,500
Coinsurance	15%	25%

**Let's crunch the numbers**

	Choice Plan HDHP w/ HSA	Standard Plan
Cost for Preventive Care Visit	\$0	\$0
Cost for Office Visit	\$150	\$25
Cost for Brand Prescription	\$125	\$45
<b>Subtotal for healthcare costs</b>	<b><u>\$275</u></b>	<b><u>\$70</u></b>
College HSA Contribution	(\$750)	\$0
Employee Only Annual Premium	\$569.28	\$1,778.88
<b>Total Cost for Sarah</b>	<b><u>\$94.28</u></b>	<b><u>\$1,848.88</u></b>

*Even if you don't use the College's HSA contribution you still come out ahead!*