

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

**Meet John**

Age: 55  
 Coverage Level: Employee + Spouse  
 Health Snapshot: Has a condition that requires regular visit to a specialist

<u>Annualized Health Expenses</u>	<u>Cost of Service</u>
Two Preventive Care Visits	Covered at 100%
Two Office Visits	\$150 per visit
Six Specialist Office Visits	\$250 per visit

College Plan Information for Employee + Spouse, In-Network Coverage		
	Choice Plan HDHP w/ HSA	Standard Plan
Deductible	<b>\$3,500</b>	<b>\$3,750</b>
Out-of-Pocket	<b>\$6,550</b>	<b>\$9,000</b>
Coinsurance	<b>15%</b>	<b>25%</b>

**Let's crunch the numbers**

	Choice Plan HDHP w/ HSA	Standard Plan
Cost for Preventive Care Visits	\$0	\$0
Cost for Office Visits	\$300	\$50
Cost for Specialist Office Visits	\$1,500	\$300
<b>Subtotal for healthcare costs</b>	<b><u>\$1,800</u></b>	<b><u>\$350</u></b>
College HSA Contribution	( <b>\$1,680</b> )	\$0
Employee + Spouse Annual Premium	\$1,242.96	\$3,884.40
<b>Total Cost for John</b>	<b><u>\$1,362.96</u></b>	<b><u>\$4,234.40</u></b>

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