

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

Meet Chris

Age: 43
 Coverage Level: Family
 Health Snapshot: Uses healthcare frequently for her family

Annualized Health Expenses

Cost of Service

Five Preventive Care Visits	Covered at 100%
Two Office Visits	\$150 per visit
Four Specialist Office Visits	\$250 per visit
One Out Patient Surgery	\$5,000

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

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	\$1,000	\$200
Surgery Cost Applied to Deductible	\$2,200	\$3,250
Surgery Cost Applied to Coinsurance	\$420	\$438
Subtotal for healthcare costs	<u>\$3,920</u>	<u>3,938</u>
College HSA Contribution	(\$1,680)	\$0
Family Annual Premium	\$1,832.40	\$5,725.68
Total Cost for Chris	\$4,072.40	\$9,663.38

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

