Examples

Do any of these scenarios "sound" like your personal situation?



Meet Kayleigh

Kayleigh is **25 years old** and **single**. She's a full-time employee making **$45,000 per year**. She's in pretty good health and, aside from routine checkups, doesn't visit the doctor much. She anticipates a few modest medical expenses over the coming year for minor illnesses like a fever or sinus infection. Which plan might Kayleigh choose?

Medical Coverage Type	CDHP with HSA	Core PPO Plan	Premier PPO Plan
Annual Payroll Contributions	$423	$1,040	$1,193
1 Well Visit	$0	$0	$0
1 PCP Visit (Non-Preventive)	$150*	$25 copay	$20 copay
2 Urgent Care Visits	$500*	2 x $45 copay = $90	2 x $40 copay = $80
1 Generic Prescriptions (12-Month Supply Retail)	$180*	12 x $10 copay = $120	12 x $10 copay = $120
X-Rays	$300*	$300*	$250*
Total Out of Pocket Cost for Health Care Services	$1,553	$1,575	$1,663
Brown HSA Account Funding	($500)	$0	$0
Kayleigh's Total Costs	**$1,053**	**$1,575**	**$1,663**
Accumulation Towards Individual Deductible Accumulation Towards Individual Deductible/Deductible	**$1,130*/$2,000**	**$300*/$750**	**$250*/$250**

**Reflects payments towards deductibles, as well as coinsurance once deductibles are met.*

Because of the annual contribution Brown makes to HSAs, the CDHP with HSA looks to be the better choice for Kayleigh.

These are examples only—coinsurance amounts are based on average cost of services (your costs may be different). All costs assume in-network coverage.

Examples (cont'd)



Meet Andrew

Andrew is **48 years old** and **single**. He's a full-time employee making **$55,000 per year**. Andrew has a chronic condition—diabetes—so he has to plan for several brand name prescriptions each year. He is also planning to have a surgery that will require a few days at the hospital and physical therapy to recover. Which plan might be best for Andrew?

Medical Coverage Type	CDHP with HSA	Core PPO Plan	Premier PPO Plan
Annual Payroll Contributions	$508	$1,560	$1,789
1 Preventive Care Visit	$0	$0	$0
1 Non-Preventive Visit to His Primary Care Physician (PCP)	$150*	$25 copay	$20 copay
2 Urgent Care visits	$500*	2 x $45 copay = $90	2 x $40 = $80
6 Brand Name Prescriptions (30-day Supply, From a Retail Pharmacy)	$300*	6 x $30 copay = $180	6 x $30 copay = $180
1 Outpatient Surgery	$2,145*	$1,875*	$250*
3-day Hospital Inpatient Stay	$405*	$880*	$0
10 Physical Therapy Visits	$0	$450 copay	$400 copay
Total Out of Pocket Cost for Health Care Services	$4,008	$5,060	$2,719
Brown HSA Account Funding	($500)	$0	$0
Andrew's Total Costs	**$3,508**	**$5,060**	**$2,719**
Accumulation Towards Individual Deductible Accumulation Towards Individual Deductible/Deductible	**$2,000*/$2,000**	**$750*/$750**	**$250*/$250**

**Reflects payments towards deductibles, as well as coinsurance once deductibles are met.*

Based on Andrew's estimate, the Premier PPO Plan may be a better choice than the CDHP with HSA because of the medical expenses he expects to incur.

These are examples only—coinsurance amounts are based on average cost of services (your costs may be different). All costs assume in-network coverage.

Examples (cont'd)



Meet Kai

Kai is **39 years old**, makes **$80,000 per year**, and **covers himself and his wife** on his medical plan. He knows he and his wife will both have some medical expenses coming up, including an outpatient surgery. Which plan might be best for Kai?

Medical Coverage Type	CDHP with HSA	Core PPO Plan	Premier PPO Plan
Annual Payroll Contributions	$3,783	$8,152	$9,348
2 Preventive Care Visits	$0	$0	$0
1 Outpatient Surgery	$4,800*	$2,550*	$500*
2 Generic Prescriptions (2-Month Supply Retail)	$60*	2 x 2 x $10 copay = $40	2 x 2 x $10 copay = $40
1 Urgent Care Visit	$25*	$45 copay	$40 copay
Total Out of Pocket Cost for Health Care Services	$8,668	$10,787	$9,928
Brown HSA Account Funding	($1,000)	$0	$0
Kai's Total Costs	**$7,668**	**$10,787**	**$9,928**
Accumulation Towards Individual Deductible Accumulation Towards Individual Deductible/Deductible	**$4,000*/$4,000**	**$1,500*/$1,500**	**$500*/$500**

**Reflects payments towards deductibles, as well as coinsurance once deductibles are met.*

Choosing the CDHP HSA could save Kai $2,260 compared to the Premier PPO Plan ($3,119 compared to the Core PPO Plan).

These are examples only—coinsurance amounts are based on average cost of services (your costs may be different). All costs assume in-network coverage.

Examples (cont'd)



Meet Sophia

Sophia is **53 years old**, makes **$150,000 per year**, and **covers herself, her husband, and her two children** on her medical plan. She expects they will have fairly high medical expenses in the coming year. Which plan might be best for Sophia?

Medical Coverage Type	CDHP with HSA	Core PPO Plan	Premier PPO Plan
Annual Payroll Contributions	$5,258	$10,886	$12,483
4 Preventive Care Visits	$0	$0	$0
4 Brand-Name Prescriptions (Each 1-Month Supply Retail)	$200*	4 x $30 copay = $120	4 x $30 copay = $120
2 Generic Maintenance Prescriptions (Each 12-Monthly Supply Mail Order)	$240*	2 x 4 x $20 copay = $160	2 x 4 x $20 copay = $160
4 Non-Preventive PCP Visits	$600*	4 x $25 copay = $100	4 x $20 copay = $80
2 Specialist Visits	$450*	2 x $45 copay = $90	2 x $40 copay = $80
2 Urgent Care Visits	$500*	2 x $45 copay = $90	2 x $40 copay = $80
Complex Imaging	$500*	$500*	$500*
Total Out of Pocket Cost for Health Care Services	$7,748	$11,946	$13,503
Brown HSA Account Funding	($1,000)	$0	$0
Sophia's Total Costs	**$6,748**	**$11,946**	**$13,503**
Accumulation Towards Individual Deductible Accumulation Towards Individual Deductible/Deductible	**$2,490*/$4,000**	**$500*/$1,500**	**$500*/$500**

**Reflects payments towards deductibles, as well as coinsurance once deductibles are met.*

Based on her estimate, the CDHP plan with HSA will save Sophia and her family $5,198 compared to the Core PPO Plan and $6,755 compared to the Premier PPO Plan! Note the amount she is saving in annual contributions as well.

These are examples only—coinsurance amounts are based on average cost of services (your costs may be different). All costs assume in-network coverage.