

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: Full Time	\$399	\$981	\$1,075
1 Well Visit	\$0	\$0	\$0
1 PCP Visit (Non-Preventive)	\$150	\$25 copay	\$20 copay
2 Urgent Care Visits	\$500	2 x \$35 copay = \$70	2 x \$30 copay = \$60
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	\$1,529	\$1,496	\$1,525
Brown HSA Account Funding	(\$500)	\$0	\$0
Kayleigh's Total Costs	\$1,029	\$1,496	\$1,525
Accumulation Towards Individual Deductible (Items in red reflect payments towards deductibles, as well coinsurance once deductibles are met)	\$1,130/\$2,000 Accumulation Towards Individual Deductible/ Deductible	\$300/\$750 Accumulation Towards Individual Deductible/ Deductible	\$250/\$250 Accumulation Towards Individual Deductible/ Deductible

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



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

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	\$479	\$1,472	\$1,612
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 \$35 copay = \$70	2 x \$30 copay = \$60
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	\$900	\$0
10 Physical Therapy visits	\$0	\$350 copay	\$300 copay
Total Out of Pocket Cost for Health Care Services	\$3,979	\$4,872	\$2,422
Brown HSA Account Funding	(\$500)	\$0	\$0
Andrew's Total Costs	\$3,479	\$4,872	\$2,422
Accumulation Towards Individual Deductible (Items in red reflect payments towards deductibles, as well coinsurance once deductibles are met)	\$2,000/\$2,000 Accumulation Towards Individual Deductible/ Deductible	\$750/\$750 Accumulation Towards Individual Deductible/ Deductible	\$250/\$250 Accumulation Towards Individual Deductible/ Deductible

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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.

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: Full Time	\$3,569	\$7,691	\$8,421
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	\$35 copay	\$30 copay
Total Out of Pocket Cost for Health Care Services	\$8,454	\$10,316	\$8,991
Brown HSA Account Funding	(\$1,000)	\$0	\$0
Kai's Total Costs	\$7,454	\$10,316	\$8,991
Accumulation Towards Family Deductible (Items in red reflect payments towards deductibles, as well as coinsurance once deductibles are met)	\$4,000/\$4,000 Accumulation Towards Family Deductible/ Deductible	\$1,500/\$1,500 Accumulation Towards Family Deductible/ Deductible	\$500/\$500 Accumulation Towards Family Deductible/ Deductible

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Choosing the CDHP HSA could save Kai \$1,537 compared to the Premier PPO Plan (\$2,862 compared to the Core PPO Plan).

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: Full Time	\$4,961	\$10,270	\$11,246
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 \$35 copay = \$70	2 x \$30 copay = \$60
2 Urgent Care Visits	\$500	2 x \$35 copay = \$70	2 x \$30 copay = \$60
Complex Imaging	\$500	\$500	\$500
Total Out of Pocket Cost for Health Care Services	\$7,451	\$11,290	\$12,226
Brown HSA Account Funding	(\$1,000)	\$0	\$0
Sophia's Total Costs	\$6,451	\$11,290	\$12,226
Accumulation Towards Family Deductible (Items in red reflect payments towards deductibles, as well coinsurance once deductibles are met)	\$2,490/\$4,000 Accumulation Towards Family Deductible/ Deductible	\$500/\$1,500 Accumulation Towards Family Deductible/ Deductible	\$500/\$500 Accumulation Towards Family Deductible/ Deductible

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Based on her estimate, the CDHP plan with HSA will save Sophia and her family \$4,839 compared to the Core PPO Plan and \$5,775 compared to the Premier PPO Plan! Note the amount she is saving in annual contributions as well.