

The below are strictly financial scenarios displayed as Employee Only with varying levels of medical needs.

Ultimately, the decision is for the employee to choose what they are most comfortable for their needs:

1. Pay more in premium monthly for lower doctor/medical costs when the plan is used OR
2. Pay less in premium monthly, understanding you will pay doctor/medical costs when the plan is used

When employees use the plan, under most scenarios there is minimal difference in the net out of pocket cost

Low Expense	\$1000 Expense = 3 Primary Doctor \$75, 2 Specialist \$150, Hospital \$475						
Employee Only	HRA Gold	HRA Silver	HRA Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$213.71	\$146.11	\$92.12	\$177.21	\$217.79	\$177.21	\$81.11
Annual Premium	\$2,564.52	\$1,753.32	\$1,105.44	\$2,126.52	\$2,613.48	\$2,126.52	\$973.32
Used Deductible	\$1,000.00	\$1,000.00	\$1,000.00	\$475.00	\$475.00		\$1,000.00
CoPays				\$195.00	\$195.00	\$195.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
ColInsurance							
Out of Pocket	\$3,164.52	\$2,553.32	\$2,005.44	\$2,796.52	\$3,283.48	\$2,321.52	\$1,973.32
FSA	-\$180.00	-\$240.00	-\$270.00	-\$201.00	-\$201.00	-\$58.50	-\$300.00
Net Cost	\$2,984.52	\$2,313.32	\$1,735.44	\$2,595.52	\$3,082.48	\$2,263.02	\$1,673.32

Mid Range	\$2500 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$700						
Employee Only	HRA Gold	HRA Silver	HRA Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$213.71	\$146.11	\$92.12	\$177.21	\$217.79	\$177.21	\$81.11
Annual Premium	\$2,564.52	\$1,753.32	\$1,105.44	\$2,126.52	\$2,613.48	\$2,126.52	\$973.32
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$700.00	\$700.00	-	\$2,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
ColInsurance	\$150.00	\$100.00	\$0.00	\$140.00	\$140.00		
Out of Pocket	\$3,814.52	\$3,653.32	\$3,505.44	\$3,656.52	\$4,143.48	\$2,816.52	\$3,473.32
FSA	-\$375.00	-\$570.00	-\$720.00	-\$417.00	-\$417.00	-\$207.00	
Net Cost	\$3,439.52	\$3,083.32	\$2,785.44	\$3,239.52	\$3,726.48	\$2,609.52	\$3,473.32

High Expense	\$5000 Expense = 12 Primary Doctor \$75, 6 Specialist \$150, Hospital \$3200						
Employee Only	HRA Gold	HRA Silver	HRA Bronze	Anthem HMO	UHC HMO	Kaiser HMO	UHC HDHP
Monthly	\$213.71	\$146.11	\$92.12	\$177.21	\$217.79	\$177.21	\$81.11
Annual Premium	\$2,564.52	\$1,753.32	\$1,105.44	\$2,126.52	\$2,613.48	\$2,126.52	\$973.32
Used Deductible	\$1,500.00	\$2,000.00	\$2,500.00	\$1,300.00	\$1,300.00	-	\$3,500.00
CoPays				\$690.00	\$690.00	\$690.00	
HRA Credit	-\$400.00	-\$200.00	-\$100.00				
ColInsurance	\$525.00	\$600.00	\$625.00	\$380.00	\$380.00		\$450.00
Out of Pocket	\$4,189.52	\$4,153.32	\$4,130.44	\$4,496.52	\$4,983.48	\$2,816.52	\$4,923.32
FSA	-\$487.50	-\$720.00	-\$907.50	-\$597.00	-\$597.00	-\$207.00	-
Net Cost	\$3,702.02	\$3,433.32	\$3,222.94	\$3,899.52	\$4,386.48	\$2,609.52	\$4,923.32