

Comparison of HSA Plans to Traditional Plans

(Illustrative example for 40 year old male)

Plan Features and Limits

	HSA Plan w/ Low Deductible	HSA Plan w/ High Deductible	Copay Plan w/ Low Deductible	Copay Plan w/ High Deductible
Annual Deductible (does not apply to preventative care)	\$1,800	\$3,000	\$300	\$2,500
Coinsurance (after deductible)	0%	0%	20%	0%
Preventative Care Copay (before deductible)	\$35	N/A	\$20 / \$30 (+20% for lab)	\$20 / \$30 (+20% for lab)
Doctor/Specialist Copay	N/A	N/A	\$20 / \$30 (+20% for lab)	\$20 / \$30 (+20% for lab)
Annual Out-of-pocket Maximum (for coinsurance)	\$1,800	\$3,000	\$1,500	\$2,500

Premiums and Contributions for the Year ¹

	HSA Plan w/ Low Deductible	HSA Plan w/ High Deductible	Copay Plan w/ Low Deductible	Copay Plan w/ High Deductible
Insurance Plan Premium	\$1,600	\$1,000	\$2,700	\$2,000
HSA Contribution	\$1,355	\$1,670	\$0	\$0
Total Annual Premium + Contribution	\$2,955	\$2,670	\$2,700	\$2,000
HRA/HSA Rollover Amount to next year	\$245	N/A	N/A	N/A

¹ All amounts shown are illustrative only; actual rates may differ and are determined by insurance carriers.

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Sample Medical Expenses and Charges to Members by Plan ²

	Actual Cost of Services	HSA Plan w/ Low Deductible	HSA Plan w/ High Deductible	Copay Plan w/ Low Deductible	Copay Plan w/ High Deductible
Preventive Care	\$350	\$35	\$350	\$60	\$60
4 Prescriptions	\$420	\$420	\$420	\$168	\$168
1 Urgent Care Visits	\$180	\$180	\$180	\$180	\$180
2 Doctor Office Visits	\$200	\$200	\$200	\$40	\$40
Out-patient treat- ment for injury	\$520	\$520	\$520	\$200	\$520
Subtotal	\$1,670	\$1,355	\$1,670	\$648	\$968
Less HSA Reimbursement		(\$1,355)	(\$1,670)	\$0	\$0
Net Member Out-of-pocket Expense		\$0	\$0	\$648	\$968

Net Annual Cost to Members³ – [The Bottom Line](#)

	HSA Plan w/ Low Deductible	HSA Plan w/ High Deductible	Copay Plan w/ Low Deductible	Copay Plan w/ High Deductible
Total Member Cost (premium + contribution + net out-of-pocket)	\$2,955	\$2,670	\$3,348	\$2,968
Tax Benefit of Contributions (at 25% marginal tax rate)	\$339	\$418	\$0	\$0
Net Member Cost (after reduced by Tax Benefit)	\$2,616	\$2,253	\$3,348	\$2,968

² All services are assumed to be provided in network.

³ All amounts shown are illustrative only; actual costs will vary.