

## HSA/HRA Illustration

— A look at annual expenses for a typical employee<sup>1</sup>

	<b>Charge</b>	<b>HRA/HSA</b>	<b>HMO</b>	<b>PPO</b>
<b>Preventive Care</b>	\$900	\$0	\$30	\$60
<b>6 Prescriptions</b>	\$410	\$410	\$180	\$240
<b>2 Urgent Care Visits</b>	\$270	\$270	\$50	\$100
<b>2 Doctor Office Visits</b>	\$200	\$200	\$40	\$40
<b>4 Phys Therapy Visits</b>	\$520	\$520	\$100	\$160
<b>Subtotal</b>	<b>\$2,300</b>	<b>\$1,400</b>	<b>\$400</b>	<b>\$600</b>
<b>Employer HRA/HSA Contribution</b>		\$1,800	N/A	N/A
<b>Employer-provided Offset</b>		\$1,400	N/A	N/A
<b>Employee Out of Pocket</b>		\$0	\$400	\$600
<b>HRA/HSA Rollover Amount to next year</b>		\$400	N/A	N/A
<b>Total Employee Cost Before Payroll Contributions</b>		\$0	\$400	\$600
<b>Annual Employee Premium from Payroll Contributions</b>		\$2,400	\$2,500	\$2,600
<b>Total EE Cost with Contributions</b>		<b>\$2,400</b>	<b>\$2,900</b>	<b>\$3,200</b>

<sup>1</sup> The values shown in the chart are illustrative only and do not represent actual costs or rates.