

## Cost Comparison - Blue Choice to HSA PPO

(In network only)

<b>Blue Choice</b>	
Deductible = None	
OOP max = None	
Continuing CoPays	
<b>2009 Premiums</b>	
\$83.90	Employee
\$176.18	Ee Plus Spouse
\$151.02	Ee Plus Child
\$243.30	Family

<b>HSA PPO Plan</b>	
<b>Deductible:</b>	\$1,500 / \$3,000
<b>OOP max:</b>	\$3,000 / \$6,000
	90/10 coverage to max.
<b>2009 HSA PPO Premiums</b>	
Employee	\$23.84
Employee Plus Spouse	\$48.34
Employee Plus Child	\$41.66
Family	\$66.16

### Employee only

<b>Annual Premium savings</b>		
Plan premium less HSA PPO Premium x 12 months		\$721
<b>HSA Contributions - Tax Benefit (Net)<sup>1</sup></b>		
HSA Funded To Deductible Amt	\$1,500 to HSA - Prem saved x 38%	\$296
Full HSA Annual Funding	\$3,000 to HSA - Prem saved x 38%	\$866
<b>Combined Savings - Funding HSA to Deductible Only</b>		<b>\$1,017</b>
<b>Combined Savings - Full HSA Funding</b>		<b>\$1,587</b>

### Employee Plus Spouse

<b>Annual Premium savings</b>		
Plan premium less HSA PPO Premium x 12 months		\$1,534
<b>HSA Contributions - Tax Benefit (Net)<sup>1</sup></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$557
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,678
<b>Combined Savings - Funding HSA to Deductible Only</b>		<b>\$2,091</b>
<b>Combined Savings - Full HSA Funding</b>		<b>\$3,212</b>

### Employee Plus Child

<b>Annual Premium savings</b>		
Plan premium less HSA PPO Premium x 12 months		\$1,312
<b>HSA Contributions - Tax Benefit (Net)<sup>1</sup></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$641
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,762
<b>Combined Savings - Funding HSA to Deductible Only</b>		<b>\$1,954</b>
<b>Combined Savings - Full HSA Funding</b>		<b>\$3,075</b>

### Family

<b>Annual Premium savings</b>		
Plan premium less HSA PPO Premium x 12 months		\$2,126
<b>HSA Contributions - Tax Benefit (Net)<sup>1</sup></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$332
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,453
<b>Combined Savings - Funding HSA to Deductible Only</b>		<b>\$2,458</b>
<b>Combined Savings - Full HSA Funding</b>		<b>\$3,579</b>

<sup>1</sup> Tax rates: Fed 25%, State/Local 6%/FICA 7.65% = 38%