

# Cost Comparison - BOR Indemnity to HSA PPO

(In network only)

<b><u>BOR Indemnity</u></b>	
Deductible = \$300 / \$900	
OOP max = \$2,000 / \$4,000	
<b><u>2009 Premiums</u></b>	
\$279.38	Employee
\$586.60	Ee Plus Spouse
\$502.76	Ee Plus Child
\$810.04	Family

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

## Employee only

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$3,066
<b><u>HSA Contributions - Tax Benefit (Net)</u></b> <sup>1</sup>	Additional Income Taxes	-\$1,165
HSA Funded To Deductible Amt	\$1,500 to HSA x 38%	\$570
Full HSA Annual Funding	\$3,000 to HSA x 38%	\$1,140
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$2,471</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$3,041</b>

## Employee Plus Spouse

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$6,459
<b><u>HSA Contributions - Tax Benefit (Net)</u></b> <sup>1</sup>	Additional Income Taxes	-\$2,454
HSA Funded To Deductible Amt	\$3,000 to HSA x 38%	\$1,140
Full HSA Annual Funding	\$5,950 to HSA x 38%	\$2,261
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$5,145</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$6,266</b>

## Employee Plus Child

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$5,533
<b><u>HSA Contributions - Tax Benefit (Net)</u></b> <sup>1</sup>	Additional Income Taxes	-\$2,103
HSA Funded To Deductible Amt	\$3,000 to HSA x 38%	\$1,140
Full HSA Annual Funding	\$5,950 to HSA x 38%	\$2,261
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$4,571</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$5,692</b>

## Family

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$8,927
<b><u>HSA Contributions - Tax Benefit</u></b> <sup>1</sup>	Additional Income Taxes	-\$3,392
HSA Funded To Deductible Amt	\$3,000 to HSA x 38%	\$1,140
Full HSA Annual Funding	\$5,950 to HSA x 38%	\$2,261
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$6,674</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$7,795</b>

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