

Cost Comparison - PPO to HSA PPO

(In network only)

<u>PPO</u>	
Deductible = \$300/\$900	
OOP max = \$1,000 / \$2,000	
<u>2009 Premiums</u>	
\$113.04	Employee
\$237.40	Ee Plus Spouse
\$203.48	Ee Plus Child
\$327.82	Family

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

Employee only

<u>Annual Premium savings</u>		\$1,070
Plan premium less HSA PPO Premium x 12 months		
<u>HSA Contributions - Tax Benefit (Net)¹</u>		
HSA Funded To Deductible Amt	\$1,500 to HSA - Prem saved x 38%	\$163
Full HSA Annual Funding	\$3,000 to HSA - Prem saved x 38%	\$733
<u>Combined Savings - Funding HSA to Deductible Only</u>		\$1,234
<u>Combined Savings - Full HSA Funding</u>		\$1,804

Employee Plus Spouse

<u>Annual Premium savings</u>		\$2,269
Plan premium less HSA PPO Premium x 12 months		
<u>HSA Contributions - Tax Benefit (Net)¹</u>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$278
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,399
<u>Combined Savings - Funding HSA to Deductible Only</u>		\$2,547
<u>Combined Savings - Full HSA Funding</u>		\$3,668

Employee Plus Child

<u>Annual Premium savings</u>		\$1,942
Plan premium less HSA PPO Premium x 12 months		
<u>HSA Contributions - Tax Benefit (Net)¹</u>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$402
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,523
<u>Combined Savings - Funding HSA to Deductible Only</u>		\$2,344
<u>Combined Savings - Full HSA Funding</u>		\$3,465

Family

<u>Annual Premium savings</u>		\$3,140
Plan premium less HSA PPO Premium x 12 months		
<u>HSA Contributions - Tax Benefit (Net)¹</u>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38	-\$53
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,068
<u>Combined Savings - Funding HSA to Deductible Only</u>		\$3,140
<u>Combined Savings - Full HSA Funding</u>		\$4,208

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