

## TINA: Team Member Only

\$32,000 Annual Salary

Tina's annual salary is \$32,000. She lives too far from HMH Partner Providers to utilize them regularly. Throughout the year, she will need care for the following medical conditions:

- Annual physical with Horizon Network provider
- Emergency room visit for a snake bite on vacation in California
- Visit with Horizon Network provider for headaches
- Visit with Horizon Network urgent care facility for sore throat
- Fills one, generic 30-day prescription

Service	# of times	Premium Plus & Premium Plan -Horizon Network	Premium Plus & Premium Plan Out of Pocket <small>(after deductible and coinsurance is applied)</small>	Basic Plan Benefits – Horizon Network	Basic Plan Charges <small>(from the provider)</small>	Basic Plan Out of Pocket <small>(after deductible &amp; coinsurance is applied)</small>
Annual Physical		100%	\$0.00	100% (no Deductible)	\$0.00	\$0.00
ER Visit	x 1	100%	\$0.00	100% after Deductible	\$500.00	\$500.00
Sick Visit	x 1	\$50 Copay	\$50.00	Deductible & Coinsurance	\$150.00	\$150.00
Urgent Care Visit	x 1	\$30 Copay	\$30.00	60% after Deductible	\$150.00	\$150.00
Rx	x 1	Generic \$5 Copay	\$5.00	Deductible & Coinsurance	\$15.00	\$15.00
			<b>= \$85.00</b>		<b>= \$815.00</b>	<b>= \$815.00</b>

Tina calculates her total projected annual costs in each plan as follows:

	Premium Plus Plan	Premium Plan	Basic Plan
Team Member Contribution (Annualized)	\$745.68	\$221.52	\$0.00
HSA Funding (Annualized)	\$0.00	\$0.00	(\$570.00)
Fixed Costs (Annualized)	\$745.68	\$221.52	*(570.00)
<i>Projected Medical Expenses</i>	<i>\$85.00</i>	<i>\$85.00</i>	<i>\$815.00</i>
<b>Projected Out of Pocket</b>	<b>\$830.68</b>	<b>\$306.52</b>	<b>\$245.00</b>

\* Team members have the option to fund their HSA's with pre-tax contributions in addition to employer contributions. No assumptions were made in this scenario regarding the reduction in Out of Pocket costs or the associated tax advantage.

## CHARLES: Team Member + Spouse

\$59,000 Annual Salary

- He will add his spouse to his plan as she is not covered through her own employer.
- Considering elective surgery in 2020 and wants to make the best financial decision.
  - To save money, he will choose to use an HMH Partner provider, facility and labs for pre-testing.
- Plans for at least two urgent care visits since he and his wife are prone to sinus infections.

Service	# of times	Premium Plus & Premium Plan -Horizon Network or HMH Partner Providers	Premium Plus & Premium Plan Out of Pocket (after deductible & coinsurance is applied)	Basic Plan Benefits – Horizon Network or HMH Partner Providers	Basic Plan Charges (from the provider)	Basic Plan Out of Pocket (after deductible & coinsurance is applied)
Annual Physical	x 2	100%	\$0.00	100%	\$0.00	\$0.00
Outpatient Surgery		100%	\$0.00	100% after Deductible	\$10,000.00	\$3,000.00 (this is where Charles meets his family deductible)
Labs		100%	\$0.00	100% after Deductible	\$150.00	\$0.00
Urgent Care Visit	x 2	\$30 Copay	\$60.00	Deductible & Coinsurance	\$300.00	\$180.00
Rx	x 2	Generic \$5 Copay	\$10.00	Deductible & Copay	\$30.00	\$10.00
			<b>\$70.00</b>		<b>\$10,480.00</b>	<b>\$3,190.00</b>

Charles's fixed expenses added to his projected medical costs provide him with the following projected Out of Pocket options.

	Premium Plus Plan	Premium Plan	Basic Plan
Team Member Contribution (Annualized)	\$1,850.16	\$801.36	\$0.00
HSA Funding (Annualized)	\$0.00	\$0.00	(\$810.00)
Fixed Costs (Annualized)	\$1,850.16	\$801.36	*(810.00)
<i>Projected Medical Expenses</i>	<i>\$70.00</i>	<i>\$70.00</i>	<i>\$3,190.00</i>
<b>Projected Out of Pocket</b>	<b>\$1,920.16</b>	<b>\$871.36</b>	<b>\$2,380.00</b>

\* Team members have the option to fund their HSA's with pre-tax contributions in addition to employer contributions. No assumptions were made in this scenario regarding the reduction in Out of Pocket costs or the associated tax advantage.

**ROBERT: Team Member + Children**  
**\$68,000 Annual Salary**

- Robert’s children play sports so he anticipates a few ER visits a year.
- Robert plans for several sick visits with his children’s pediatrician.
- To save a little money, Robert plans to visit a Horizon network urgent care facility for his own sick visits.
- Robert plans for six prescriptions throughout the year.

Service	# of times	Premium Plus & Premium Plan -Horizon Network or HMH Partner Providers	Premium Plus & Premium Plan Out of Pocket (after deductible & coinsurance is applied)	Basic Plan Benefits – Horizon Network or HMH Partner Providers	Basic Plan Charges (from the provider)	Basic Plan Out of Pocket (after deductible & coinsurance is applied)
Annual Physical	x 3	100%	\$0.00	100%	\$0.00	\$0.00
ER Visits	x 4	100%	\$0.00	100% after Deductible	\$2,000.00	\$2,000.00
Sick Visits	x 4	\$50 Copay	\$200.00	Deductible & Coinsurance	\$600.00	\$600.00
Urgent Care Visit	x 2	\$30 Copay	\$60.00	Deductible & Coinsurance	\$300.00	\$300.00
Rx	x 6	Generic \$5 Copay	\$30.00	Deductible & Copay	\$90.00	\$90.00
			<b>\$290.00</b>		<b>\$2,990.00</b>	<b>\$2,990.00</b>

**Robert can add his projected medical expenses to his fixed costs to ballpark the true cost of medical insurance for him and his children.**

	Premium Plus Plan	Premium Plan	Basic Plan
Team Member Contribution (Annualized)	\$2,263.08	\$1,345.32	\$0.00
HSA Funding (Annualized)	\$0.00	\$0.00	*( <b>\$110.00</b> )
Fixed Costs (Annualized)	\$2,263.08	\$1,345.32	*( <b>\$110.00</b> )
<i>Projected Medical Expenses</i>	<i>\$290.00</i>	<i>\$290.00</i>	<i>\$2,990.00</i>
<b>Projected Out of Pocket</b>	<b>\$2,553.08</b>	<b>\$1,635.32</b>	<b>\$2,880.00</b>

\* Team members have the option to fund their HSA’s with pre-tax contributions in addition to employer contributions. No assumptions were made in this scenario regarding the reduction in Out of Pocket costs or the associated tax advantage.

**KAREN: Family**  
**\$68,000 Annual Salary**

- Karen anticipates several emergency room visits and several sick visits with her children’s pediatrician.
- Karen and her spouse will visit urgent care providers if they need care.
- Karen factors in several prescriptions over the course of the year.

Service	# of times	Premium Plus & Premium Plan -Horizon Network or HMH Partner Providers	Premium Plus & Premium Plan Out of Pocket (after deductible & coinsurance is applied)	Basic Plan Benefits – Horizon Network or HMH Partner Providers	Basic Plan Charges (from the provider)	Basic Plan Out of Pocket (after deductible & coinsurance is applied)
Annual Physical	x 4	100%	\$0.00	100%	\$0.00	\$0.00
ER Visits	x 4	100%	\$0.00	100% after Deductible	\$2,000.00	\$2,000.00
Sick Visits	x 4	\$50 Copay	\$200.00	Deductible & Coinsurance	\$600.00	\$600.00
Urgent Care Visit	x 2	\$30 Copay	\$60.00	Deductible & Coinsurance	\$300.00	\$300.00
Rx	x 6	Generic \$5 Copay	\$30.00	Deductible & Coinsurance	\$90.00	\$90.00
			<b>\$290.00</b>		<b>\$2,990.00</b>	<b>\$2,990.00</b>

**Karen’s fixed expenses added to her projected medical costs provide her with the following projected Out of Pocket options.**

	Premium Plus Plan	Premium Plan	Basic Plan
Team Member Contribution (Annualized)	\$3,556.32	\$2,114.16	\$0.00
HSA Funding (Annualized)	\$0.00	\$0.00	*( <b>\$180.00</b> )
Fixed Costs (Annualized)	\$3,556.32	\$2,114.16	*( <b>\$180.00</b> )
<i>Projected Medical Expenses</i>	<i>\$290.00</i>	<i>\$290.00</i>	<i>\$2,990.00</i>
<b>Projected Out of Pocket</b>	<b>\$3,846.32</b>	<b>\$2,404.16</b>	<b>\$2,810.00</b>

\* Team members have the option to fund their HSA’s with pre-tax contributions in addition to employer contributions. No assumptions were made in this scenario regarding the reduction in Out of Pocket costs or the associated tax advantage.