

PPO vs HDHP plan Comparison

<u>EE ONLY</u>	<u>PPO Plan</u>	<u>HDHP Plan</u>	
Premiums	\$ 3,338	\$ 1,447	\$ 1,891 <i>HDHP Savings</i>
Deductible	\$ 1,000	\$ 1,900	
Out of Pocket Max	\$ 5,250	\$ 4,100	

<u>Cost to Employee</u>			
<u>Assumed Medical costs per year</u>	<u>PPO Plan</u>	<u>HDHP Plan</u>	
\$ 1,000	\$ 1,000	\$ 1,000	
	3,338	1,447	<i>Premiums</i>
		(500)	<i>Company HSA Contribution</i>
	<u>\$4,338</u>	<u>\$1,947</u>	\$ 2,391 <i>HDHP Savings</i>
\$ 5,000	\$ 1,800	\$ 2,520	
	3,338	1,447	<i>Premiums</i>
		(500)	<i>Company HSA Contribution</i>
	<u>\$5,138</u>	<u>\$3,467</u>	\$ 1,671 <i>HDHP Savings</i>
\$ 10,000	\$ 2,800	\$ 3,520	
	3,338	1,447	<i>Premiums</i>
		(500)	<i>Company HSA Contribution</i>
	<u>\$6,138</u>	<u>\$4,467</u>	\$ 1,671 <i>HDHP Savings</i>

<u>EE Plus 1</u>	<u>PPO Plan</u>	<u>HDHP Plan</u>	
Premiums	\$ 6,552	\$ 2,688	\$ 3,864 <i>HDHP Savings</i>
Deductible	\$ 2,000	\$ 3,800	
Out of Pocket Max	\$ 10,500	\$ 8,200	

<u>Cost to Employee</u>			
<u>Assumed Medical costs per year</u>	<u>PPO Plan</u>	<u>HDHP Plan</u>	
\$ 1,000	\$ 1,000	\$ 1,000	
	6,552	2,688	<i>Premiums</i>
		(1,000)	<i>Company HSA Contribution</i>
	<u>\$7,552</u>	<u>\$2,688</u>	\$ 4,864 <i>HDHP Savings</i>
\$ 5,000	\$ 2,600	\$ 4,040	
	6,552	2,688	<i>Premiums</i>
		(1,000)	<i>Company HSA Contribution</i>
	<u>\$9,152</u>	<u>\$5,728</u>	\$ 3,424 <i>HDHP Savings</i>
\$ 10,000	\$ 3,600	\$ 5,040	
	6,552	2,688	<i>Premiums</i>
		(1,000)	<i>Company HSA Contribution</i>
	<u>\$10,152</u>	<u>\$6,728</u>	\$ 3,424 <i>HDHP Savings</i>
\$ 15,000	\$ 4,600	\$ 6,040	
	6,552	2,688	<i>Premiums</i>
		(1,000)	<i>Company HSA Contribution</i>
	<u>\$11,152</u>	<u>\$7,728</u>	\$ 3,424 <i>HDHP Savings</i>