

MEDICAL PLAN DECISION WORKSHEET

Enter the amount that you expect to spend on medical care next year (money spent on medical and prescription drug copays, money toward your deductible, etc.). Not sure what you spend? Select from the options to the right, which represent what the average Energy Transfer employee spends on medical care costs annually.

YOUR ESTIMATED COST WITH THE PPO

Enter the amount of your medical expenses or choose from the estimates below.

YOUR ESTIMATED COST WITH THE CDHP

Enter the amount of your medical expenses or choose from the estimates below.

PPO Annual Healthcare Spend:

- Your expense: _____
- or-
- Employee only: \$787
- Employee + spouse: \$2,193
- Employee + child: \$1,397
- Employee + children: \$2,039
- Family: \$2,674

CDHP Annual Healthcare Spend:

- Your expense: _____
- or-
- Employee only: \$746
- Employee + spouse: \$2,144
- Employee + child: \$2,143
- Employee + children: \$2,551
- Family: \$3,489

+

Add your annual PPO Medical Plan paycheck premium.

+

Add your annual CDHP Medical Plan paycheck premium.

Select the medical premiums that are deducted annually from your paycheck. These amounts represent biweekly paycheck premiums multiplied by 26 paychecks a year.*

**Based on non-tobacco user premiums.*

2020 PPO Annual Premiums:

- Employee only: \$1,449
- Employee + spouse: \$2,898
- Employee + child(ren): \$2,608
- Family: \$4,095

2020 CDHP Annual Premiums:

- Employee only: \$504
- Employee + spouse: \$929
- Employee + child(ren): \$840
- Family: \$1,502

+

How much will you set aside in your HSA?* Add that amount here.

When you choose the CDHP option, you save more on your paycheck premiums. To see how much you would save, subtract your annual paycheck premium under the CDHP from your annual paycheck premium under the PPO plan. Now consider putting some or all of that savings tax-free into your Health Savings Account (HSA). Concerned you may not use it all this year? No problem; your HSA dollars roll over from year to year without limits, so you can use them now or save them for the future.

There is no HSA with the PPO plan, so there is nothing to add here.

\$0

Your Tax-Free* Dollars:

**Subject to 2020 IRS limits of \$3,550 for individual and \$7,100 for family. IRS limits include Partnership HSA dollars.*

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Subtract the Partnership's HSA dollars.

Now subtract the HSA dollars the Partnership is giving you (\$1,000 for Individual or \$2,000 for all other coverage levels). This amount is subtracted because these are dollars that you will not have to pay out of your pocket!

There is no HSA or Partnership HSA contribution with the PPO plan, so there is nothing to subtract here.

\$0

Partnership HSA Dollars:

- Employee only: \$1,000
- Employee + spouse: \$2,000
- Employee + child(ren): \$2,000
- Family: \$2,000

Your Estimated Total Out-of-Pocket Cost with the PPO

Your Estimated Total Out-of-Pocket Cost with the CDHP

The result is your estimated total out-of-pocket cost under each medical plan option. Now that you can see the math, it is up to you to decide which plan is better for you!