



	<i>Cost of Care Details</i>	<b>CDHP</b>	<b>PPO</b>
<b>Robert's Paycheck &amp; Out-of-Pocket Costs:</b>			
Annual paycheck deductions		\$840	\$2,608
Deductible amount paid by Robert		\$1,740	\$1,000
Other costs paid by Robert*		\$0	\$180
Annual Partnership-provided HSA Contribution		- \$2,000	N/A
<b>Robert's Total Cost</b>		<b>\$840</b>	<b>\$3,788</b>

*\*Includes PPO copays and out-of-pocket costs after deductible is met.*

To calculate the family's total cost, we added the annual out-of-pocket expenses (deductible + coinsurance and/or copayments + annual paycheck deductions based on the non-tobacco user rates) and subtracted Robert's Partnership-provided HSA contribution. As you can see, your savings are much greater with the CDHP! Robert could also save even more by making his own HSA contribution and lowering his taxable income.