

YOUR BENEFITS 2021



	Cost of Care Details	CDHP	PPO
Annual Medical Expenses (cont.):			
Fourteen day hospital Stay with emergency C-section	\$31,000 x 1	\$5,820 Deductible Met <i>(\$5,820 to satisfy deductible, the Plan pays 100% of all remaining costs)</i>	\$6,470 Deductible Met + Maximum Out-of-Pocket Me <i>(\$2,000 to satisfy deductible + 20% coinsurance up to out-of-pocket maximum)</i>
Neonatal Surgery	\$17,000 x 1	\$0	\$0
NICU stay – two weeks	\$32,000 x 1	\$0	\$0
Eight 31-day, retail generic drugs and four 90-day, generic maintenance medications filled via home delivery	\$30 x 8 + \$50 x 4	\$0	\$0
Total expenses	\$83,120	\$7,500	\$7,000
Ellen's Paycheck & Out-of-Pocket Costs:			
Annual paycheck deductions		\$1,502	\$4,095
Deductible amount paid by Ellen		\$7,500	\$2,000
Other costs paid by Ellen*		\$0	\$5,000
Annual Partnership-provided HSA Contribution		- \$2,000	N/A
Ellen's Total Cost		\$7,002	\$11,095

*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 Ellen's Partnership-provided HSA contribution. As you can see, your savings are much greater with the CDHP! Ellen could also save even more by making her own HSA contribution and lowering her taxable income.