



	Cost of Care Details	CDHP	PPO
<b>Annual Medical Expenses (cont.):</b>			
Hip replacement surgery with four day hospital stay (Lisa)	\$30,000	\$2,140 <b>Individual Deductible Met</b> + <b>Individual Out-of-Pocket Max Met</b> <i>(\$2,140 to satisfy individual deductible and out-of-pocket max, the Plan pays 100% of all Lisa's remaining costs)</i>	\$2,250 <b>Individual Deductible Met</b> + <b>Individual Out-of-Pocket Max Met</b> <i>(\$305 to satisfy deductible + 20% coinsurance up to out-of-pocket max for all of Lisa')</i>
Seven physical therapy visits post-surgery (Lisa)	\$90 x 7	\$0	\$0
Six 31-day, retail generic drugs (Lisa)	\$30 x 6	\$0	\$0
Four 90-day, generic drugs filled via home delivery (Lisa's husband)	\$50 x 4	\$200	\$40 (\$10 copay x 4)
<b>Total expenses</b>	<b>\$33,200</b>	<b>\$3,975</b>	<b>\$3,565</b>
<b>Lisa's Paycheck &amp; Out-of-Pocket Costs:</b>			
Annual paycheck deductions		\$929	\$2,898
Deductible amount paid by Lisa		\$3,975	\$1,000
Other costs paid by Lisa*		\$0	\$2,565
Annual Partnership-provided HSA Contribution		- \$2,000	N/A
<b>Lisa's Total Cost</b>		<b>\$2,904</b>	<b>\$6,463</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 Lisa's Partnership-provided HSA contribution. As you can see, your savings are much greater with the CDHP! Lisa could also save even more by making her own HSA contribution and lowering her taxable income.