



# YOUR BENEFITS 2020



	Cost of Care Details	CDHP	PPO
<b>Annual Medical Expenses (cont.):</b>			
Two X-rays, two MRI's	\$500 x 2 + \$1,100 x 2	\$0	\$700 <i>(Already met deductible, 20% coinsurance for the procedures)</i>
Hospital stay – 6 days medical, 2 days ICU with Inpatient surgery	\$22,000 x 1	\$0	\$0 <b>Maximum Out-of-Pocket Met</b>
One trip to the ER	\$800 x 1	\$0	\$0
Twelve physical therapy visits post surgery	\$90 x 12	\$0	\$0
Eight 31-day, retail generic drugs and one 90-day, generic maintenance medications filled via home delivery	\$30 x 8 + \$50 x 1	\$0	\$0
<b>Total expenses</b>	<b>\$35,200</b>	<b>\$3,750</b>	<b>\$3,000</b>
<b>Alex's Paycheck &amp; Out-of-Pocket Costs:</b>			
Annual paycheck deductions		\$489	\$1,380
Deductible amount paid by Alex		\$4,000	\$750
Other costs paid by Alex*		\$0	\$2,250
Annual Partnership-provided HSA Contribution		- \$1,000	N/A
<b>Alex's Total Cost</b>		<b>\$3,254</b>	<b>\$4,949</b>

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

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