

# 2019 OneBeacon Medical Cost Examples

## How to use the Medical Cost Examples

The included charts are intended to provide high level expense projections to assist you in determining which health plan may be less expensive for you based on your tier of coverage, estimated claims, employee contributions and the employer funding available to you.

Take the following steps to help estimate your total annual cost:

1. Select the chart that best fits your scenario based on the following:
  - a. Tier of Coverage
    - i. Employee Only
    - ii. Employee + Spouse
    - iii. Employee + Child(ren)
    - iv. Family
  - b. Determine how many individuals on your plan typically incur claims (Assume the other individuals in the family just have preventative services or minimal expenses.)
    - i. One Individual
    - ii. Two or More
2. Once you have selected the right exhibit based on tier and individuals incurring claims, you can review the claim levels that best reflect your expected medical expenses to determine which plan may be less expensive for you.

## What the examples do not take into consideration

1. Some prescriptions are not subject to the deductible. The difference between the two plans is that generic medications are not subject to the deductible in the HRA plan.
  - a. HRA Plan – Generic and Preventative Medications
  - b. HSA Plan – Preventative Medications
2. The coinsurance for pharmacy expenses is 30%, not the 20% medical coinsurance reflected in the example. But it should be close enough to provide a general idea of how the expenses will play out.
3. These employee contributions do not include the spousal surcharge of \$1,040 per year, which is assessed when your spouse has health coverage available through their own employer, but chooses to enroll in OneBeacon coverage.

## Assumptions

The medical cost examples are based on the following assumptions:

1. All incentive funding is earned for you and your spouse if they are on the plan.
2. The contributions are based on the \$100k-\$150k salary band.
3. All medical expenses are in-network

## Payment Percentages for In-network Medical Expenses

	Deductible		Out of Pocket Maximum	
Plan Pays	0%	80%		100%
You Pay	100%	20% (coinsurance)		0%

## In-Network Deductibles and Out of Pocket Maximums

	HRA		HSA	
	Individual	Family	Individual	Family
Deductible	\$900	\$1,800	\$2,700	\$5,400
Out of Pocket Maximum	\$4,000	\$8,000	\$5,000	\$10,000

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>	<b>Employee Only</b>		
<b>Individuals Incurring Claims</b>	<b>One Individual</b>		
<b>HRA Funding</b>	\$ 300	<b>HRA Contributions</b>	\$ 1,600.82
<b>HSA Funding</b>	\$ 820	<b>HSA Contributions</b>	\$ 850.46

<b>HRA Deductible</b>	\$ 900	<b>HRA Out-of-Pocket Max</b>	\$ 4,000
<b>HSA Deductible</b>	\$ 2,700	<b>HSA Out-of-Pocket Max</b>	\$ 5,000

<b>\$0 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	-
Deductible	-
Coinsurance	-
Out of Pocket	-
<b>Total</b>	-
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>1,300.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	-
Deductible	-
Coinsurance	-
Out of Pocket	-
<b>Total</b>	-
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>30.46</u>

<b>\$500 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	500.00
Deductible	500.00
Coinsurance	-
Out of Pocket	500.00
<b>Total</b>	500.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>1,800.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	500.00
Deductible	500.00
Coinsurance	-
Out of Pocket	500.00
<b>Total</b>	500.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>530.46</u>

<b>\$1,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	1,000.00
Deductible	900.00
Coinsurance	20.00
Out of Pocket	920.00
<b>Total</b>	920.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>2,220.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	1,000.00
Deductible	1,000.00
Coinsurance	-
Out of Pocket	1,000.00
<b>Total</b>	1,000.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>1,030.46</u>

<b>\$3,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	3,000.00
Deductible	900.00
Coinsurance	420.00
Out of Pocket	1,320.00
<b>Total</b>	1,320.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>2,620.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	3,000.00
Deductible	2,700.00
Coinsurance	60.00
Out of Pocket	2,760.00
<b>Total</b>	2,760.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>2,790.46</u>

<b>\$5,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	5,000.00
Deductible	900.00
Coinsurance	820.00
Out of Pocket	1,720.00
<b>Total</b>	1,720.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>3,020.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	5,000.00
Deductible	2,700.00
Coinsurance	460.00
Out of Pocket	3,160.00
<b>Total</b>	3,160.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>3,190.46</u>

<b>\$7,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	7,000.00
Deductible	900.00
Coinsurance	1,220.00
Out of Pocket	2,120.00
<b>Total</b>	2,120.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>3,420.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	7,000.00
Deductible	2,700.00
Coinsurance	860.00
Out of Pocket	3,560.00
<b>Total</b>	3,560.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>3,590.46</u>

<b>\$10,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	10,000.00
Deductible	900.00
Coinsurance	1,820.00
Out of Pocket	2,720.00
<b>Total</b>	2,720.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>4,020.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	10,000.00
Deductible	2,700.00
Coinsurance	1,460.00
Out of Pocket	4,160.00
<b>Total</b>	4,160.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>4,190.46</u>

<b>\$15,000 in Claims</b>	
<b>HRA</b>	
	<b>Person 1</b>
Claims	15,000.00
Deductible	900.00
Coinsurance	2,820.00
Out of Pocket	3,720.00
<b>Total</b>	3,720.00
Contributions	1,600.82
Account Funding	<u>(300.00)</u>
<b>Total Out of Pocket</b>	<u>5,020.82</u>
<b>HSA</b>	
	<b>Person 1</b>
Claims	15,000.00
Deductible	2,700.00
Coinsurance	2,300.00
Out of Pocket	5,000.00
<b>Total</b>	5,000.00
Contributions	850.46
Account Funding	<u>(820.00)</u>
<b>Total Out of Pocket</b>	<u>5,030.46</u>

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>	Employee + Spouse		
<b>Individuals Incurring Claims</b>	One Individual		
HRA Funding	\$ 600	HRA Contributions	\$ 5,620.94
HSA Funding	\$ 1,380	HSA Contributions	\$ 3,482.70

HRA Deductible	\$ 900	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductible	\$ 2,700	HSA Out-of-Pocket Max	\$ 5,000

\$0 in Claims One Person		
HRA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>5,020.94</u>	

  

HSA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>2,102.70</u>	

\$500 in Claims One Person		
HRA	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>5,520.94</u>	

  

HSA	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>2,602.70</u>	

\$1,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	1,000.00	-
Deductible	900.00	-
Coinsurance	20.00	-
Out of Pocket	920.00	-
Total	920.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>5,940.94</u>	

  

HSA	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>3,102.70</u>	

\$3,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	3,000.00	-
Deductible	900.00	-
Coinsurance	420.00	-
Out of Pocket	1,320.00	-
Total	1,320.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>6,340.94</u>	

  

HSA	Person 1	Person 2
Claims	3,000.00	-
Deductible	2,700.00	-
Coinsurance	60.00	-
Out of Pocket	2,760.00	-
Total	2,760.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>4,862.70</u>	

\$5,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	5,000.00	-
Deductible	900.00	-
Coinsurance	820.00	-
Out of Pocket	1,720.00	-
Total	1,720.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>6,740.94</u>	

  

HSA	Person 1	Person 2
Claims	5,000.00	-
Deductible	2,700.00	-
Coinsurance	460.00	-
Out of Pocket	3,160.00	-
Total	3,160.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>5,262.70</u>	

\$7,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	7,000.00	-
Deductible	900.00	-
Coinsurance	1,220.00	-
Out of Pocket	2,120.00	-
Total	2,120.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>7,140.94</u>	

  

HSA	Person 1	Person 2
Claims	7,000.00	-
Deductible	2,700.00	-
Coinsurance	860.00	-
Out of Pocket	3,560.00	-
Total	3,560.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>5,662.70</u>	

\$10,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	10,000.00	-
Deductible	900.00	-
Coinsurance	1,820.00	-
Out of Pocket	2,720.00	-
Total	2,720.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>7,740.94</u>	

  

HSA	Person 1	Person 2
Claims	10,000.00	-
Deductible	2,700.00	-
Coinsurance	1,460.00	-
Out of Pocket	4,160.00	-
Total	4,160.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>6,262.70</u>	

\$15,000 in Claims One Person		
HRA	Person 1	Person 2
Claims	15,000.00	-
Deductible	900.00	-
Coinsurance	2,820.00	-
Out of Pocket	3,720.00	-
Total	3,720.00	-
Contributions	5,620.94	
Account Funding	(600.00)	
Total Out of Pocket	<u>8,740.94</u>	

  

HSA	Person 1	Person 2
Claims	15,000.00	-
Deductible	2,700.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,000.00	-
Total	5,000.00	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>7,102.70</u>	

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>	Employee + Spouse		
<b>Individuals Incurring Claims</b>	Two or More		
<b>HRA Funding</b>	\$ 600	<b>HRA Contributions</b>	\$ 5,620.94
<b>HSA Funding</b>	\$ 1,380	<b>HSA Contributions</b>	\$ 3,482.70

<b>HRA Deductible</b>	\$ 900	<b>HRA Out-of-Pocket Max</b>	\$ 4,000
<b>HSA Deductible</b>	\$ 2,700	<b>HSA Out-of-Pocket Max</b>	\$ 5,000

\$0 in Claims per Person		
HRA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>5,020.94</u>	

  

HSA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>2,102.70</u>	

\$500 in Claims per Person		
HRA	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>6,020.94</u>	

  

HSA	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>3,102.70</u>	

\$1,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	900.00	900.00
Coinsurance	20.00	20.00
Out of Pocket	920.00	920.00
<b>Total</b>	1,840.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>6,860.94</u>	

  

HSA	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
<b>Total</b>	2,000.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>4,102.70</u>	

\$3,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	900.00	900.00
Coinsurance	420.00	420.00
Out of Pocket	1,320.00	1,320.00
<b>Total</b>	2,640.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>7,660.94</u>	

  

HSA	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	2,700.00	2,700.00
Coinsurance	60.00	60.00
Out of Pocket	2,760.00	2,760.00
<b>Total</b>	5,520.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>7,622.70</u>	

\$5,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	900.00	900.00
Coinsurance	820.00	820.00
Out of Pocket	1,720.00	1,720.00
<b>Total</b>	3,440.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>8,460.94</u>	

  

HSA	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	2,700.00	2,700.00
Coinsurance	460.00	460.00
Out of Pocket	3,160.00	3,160.00
<b>Total</b>	6,320.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>8,422.70</u>	

\$7,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	900.00	900.00
Coinsurance	1,220.00	1,220.00
Out of Pocket	2,120.00	2,120.00
<b>Total</b>	4,240.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>9,260.94</u>	

  

HSA	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	2,700.00	2,700.00
Coinsurance	860.00	860.00
Out of Pocket	3,560.00	3,560.00
<b>Total</b>	7,120.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>9,222.70</u>	

\$10,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	900.00	900.00
Coinsurance	1,820.00	1,820.00
Out of Pocket	2,720.00	2,720.00
<b>Total</b>	5,440.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>10,460.94</u>	

  

HSA	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	2,700.00	2,700.00
Coinsurance	1,460.00	1,460.00
Out of Pocket	4,160.00	4,160.00
<b>Total</b>	8,320.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>10,422.70</u>	

\$15,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	900.00	900.00
Coinsurance	2,820.00	2,820.00
Out of Pocket	3,720.00	3,720.00
<b>Total</b>	7,440.00	
Contributions	5,620.94	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>12,460.94</u>	

  

HSA	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	2,700.00	2,700.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,000.00	5,000.00
<b>Total</b>	10,000.00	
Contributions	3,482.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>12,102.70</u>	

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>	<b>Employee + Children</b>		
<b>Individuals Incurring Claims</b>	<b>One Individual</b>		
<b>HRA Funding</b>	\$ 300	<b>HRA Contributions</b>	\$ 3,117.92
<b>HSA Funding</b>	\$ 1,080	<b>HSA Contributions</b>	\$ 1,479.92

<b>HRA Deductible</b>	\$ 900	<b>HRA Out-of-Pocket Max</b>	\$ 4,000
<b>HSA Deductible</b>	\$ 2,700	<b>HSA Out-of-Pocket Max</b>	\$ 5,000

<b>\$0 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>2,817.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>399.92</u>	

<b>\$500 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
<b>Total</b>	500.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>3,317.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
<b>Total</b>	500.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>899.92</u>	

<b>\$1,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	-
Deductible	900.00	-
Coinsurance	20.00	-
Out of Pocket	920.00	-
<b>Total</b>	920.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>3,737.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
<b>Total</b>	1,000.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>1,399.92</u>	

<b>\$3,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	-
Deductible	900.00	-
Coinsurance	420.00	-
Out of Pocket	1,320.00	-
<b>Total</b>	1,320.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>4,137.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	-
Deductible	2,700.00	-
Coinsurance	60.00	-
Out of Pocket	2,760.00	-
<b>Total</b>	2,760.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>3,159.92</u>	

<b>\$5,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	-
Deductible	900.00	-
Coinsurance	820.00	-
Out of Pocket	1,720.00	-
<b>Total</b>	1,720.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>4,537.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	-
Deductible	2,700.00	-
Coinsurance	460.00	-
Out of Pocket	3,160.00	-
<b>Total</b>	3,160.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>3,559.92</u>	

<b>\$7,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	-
Deductible	900.00	-
Coinsurance	1,220.00	-
Out of Pocket	2,120.00	-
<b>Total</b>	2,120.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>4,937.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	-
Deductible	2,700.00	-
Coinsurance	860.00	-
Out of Pocket	3,560.00	-
<b>Total</b>	3,560.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>3,959.92</u>	

<b>\$10,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	-
Deductible	900.00	-
Coinsurance	1,820.00	-
Out of Pocket	2,720.00	-
<b>Total</b>	2,720.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>5,537.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	-
Deductible	2,700.00	-
Coinsurance	1,460.00	-
Out of Pocket	4,160.00	-
<b>Total</b>	4,160.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>4,559.92</u>	

<b>\$15,000 in Claims One Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	-
Deductible	900.00	-
Coinsurance	2,820.00	-
Out of Pocket	3,720.00	-
<b>Total</b>	3,720.00	-
Contributions	3,117.92	
Account Funding	<u>(300.00)</u>	
<b>Total Out of Pocket</b>	<u>6,537.92</u>	

  

<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	-
Deductible	2,700.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,000.00	-
<b>Total</b>	5,000.00	-
Contributions	1,479.92	
Account Funding	<u>(1,080.00)</u>	
<b>Total Out of Pocket</b>	<u>5,399.92</u>	

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>	<b>Employee + Children</b>		
<b>Individuals Incurring Claims</b>	<b>Two or More</b>		
<b>HRA Funding</b>	\$ 300	<b>HRA Contributions</b>	\$ 3,117.92
<b>HSA Funding</b>	\$ 1,080	<b>HSA Contributions</b>	\$ 1,479.92

<b>HRA Deductible</b>	\$ 900	<b>HRA Out-of-Pocket Max</b>	\$ 4,000
<b>HSA Deductible</b>	\$ 2,700	<b>HSA Out-of-Pocket Max</b>	\$ 5,000

\$0 in Claims per Person		
HRA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>2,817.92</u>	

  

HSA	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>399.92</u>	

\$500 in Claims per Person		
HRA	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>3,817.92</u>	

  

HSA	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>1,399.92</u>	

\$1,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	900.00	900.00
Coinsurance	20.00	20.00
Out of Pocket	920.00	920.00
<b>Total</b>	1,840.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>4,657.92</u>	

  

HSA	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
<b>Total</b>	2,000.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>2,399.92</u>	

\$3,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	900.00	900.00
Coinsurance	420.00	420.00
Out of Pocket	1,320.00	1,320.00
<b>Total</b>	2,640.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>5,457.92</u>	

  

HSA	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	2,700.00	2,700.00
Coinsurance	60.00	60.00
Out of Pocket	2,760.00	2,760.00
<b>Total</b>	5,520.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>5,919.92</u>	

\$5,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	900.00	900.00
Coinsurance	820.00	820.00
Out of Pocket	1,720.00	1,720.00
<b>Total</b>	3,440.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>6,257.92</u>	

  

HSA	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	2,700.00	2,700.00
Coinsurance	460.00	460.00
Out of Pocket	3,160.00	3,160.00
<b>Total</b>	6,320.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>6,719.92</u>	

\$7,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	900.00	900.00
Coinsurance	1,220.00	1,220.00
Out of Pocket	2,120.00	2,120.00
<b>Total</b>	4,240.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>7,057.92</u>	

  

HSA	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	2,700.00	2,700.00
Coinsurance	860.00	860.00
Out of Pocket	3,560.00	3,560.00
<b>Total</b>	7,120.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>7,519.92</u>	

\$10,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	900.00	900.00
Coinsurance	1,820.00	1,820.00
Out of Pocket	2,720.00	2,720.00
<b>Total</b>	5,440.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>8,257.92</u>	

  

HSA	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	2,700.00	2,700.00
Coinsurance	1,460.00	1,460.00
Out of Pocket	4,160.00	4,160.00
<b>Total</b>	8,320.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>8,719.92</u>	

\$15,000 in Claims per Person		
HRA	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	900.00	900.00
Coinsurance	2,820.00	2,820.00
Out of Pocket	3,720.00	3,720.00
<b>Total</b>	7,440.00	
Contributions	3,117.92	
Account Funding	(300.00)	
<b>Total Out of Pocket</b>	<u>10,257.92</u>	

  

HSA	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	2,700.00	2,700.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,000.00	5,000.00
<b>Total</b>	10,000.00	
Contributions	1,479.92	
Account Funding	(1,080.00)	
<b>Total Out of Pocket</b>	<u>10,399.92</u>	

**Medical Cost Scenarios - 2019 Plans**

Tier		Family	
Individuals Incurring Claims		One Individual	
HRA Funding	\$ 600	HRA Contributions	\$ 7,137.78
HSA Funding	\$ 1,380	HSA Contributions	\$ 3,911.70

HRA Deductible	\$ 900	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductible	\$ 2,700	HSA Out-of-Pocket Max	\$ 5,000

\$0 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>6,537.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>2,531.70</u>	

\$500 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>7,037.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>3,031.70</u>	

\$1,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	-
Deductible	900.00	-
Coinsurance	20.00	-
Out of Pocket	920.00	-
Total	920.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>7,457.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>3,531.70</u>	

\$3,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	-
Deductible	900.00	-
Coinsurance	420.00	-
Out of Pocket	1,320.00	-
Total	1,320.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>7,857.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	-
Deductible	2,700.00	-
Coinsurance	60.00	-
Out of Pocket	2,760.00	-
Total	2,760.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>5,291.70</u>	

\$5,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	-
Deductible	900.00	-
Coinsurance	820.00	-
Out of Pocket	1,720.00	-
Total	1,720.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>8,257.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	-
Deductible	2,700.00	-
Coinsurance	460.00	-
Out of Pocket	3,160.00	-
Total	3,160.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>5,691.70</u>	

\$7,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	-
Deductible	900.00	-
Coinsurance	1,220.00	-
Out of Pocket	2,120.00	-
Total	2,120.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>8,657.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	-
Deductible	2,700.00	-
Coinsurance	860.00	-
Out of Pocket	3,560.00	-
Total	3,560.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>6,091.70</u>	

\$10,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	-
Deductible	900.00	-
Coinsurance	1,820.00	-
Out of Pocket	2,720.00	-
Total	2,720.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>9,257.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	-
Deductible	2,700.00	-
Coinsurance	1,460.00	-
Out of Pocket	4,160.00	-
Total	4,160.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>6,691.70</u>	

\$15,000 in Claims One Person		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	-
Deductible	900.00	-
Coinsurance	2,820.00	-
Out of Pocket	3,720.00	-
Total	3,720.00	-
Contributions	7,137.78	
Account Funding	(600.00)	
Total Out of Pocket	<u>10,257.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	-
Deductible	2,700.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,000.00	-
Total	5,000.00	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
Total Out of Pocket	<u>7,531.70</u>	

**Medical Cost Scenarios - 2019 Plans**

<b>Tier</b>		<b>Family</b>	
<b>Individuals Incurring Claims</b>		<b>Two or More</b>	
<b>HRA Funding</b>	\$ 600	<b>HRA Contributions</b>	\$ 7,137.78
<b>HSA Funding</b>	\$ 1,380	<b>HSA Contributions</b>	\$ 3,911.70

<b>HRA Deductible</b>	\$ 900	<b>HRA Out-of-Pocket Max</b>	\$ 4,000
<b>HSA Deductible</b>	\$ 2,700	<b>HSA Out-of-Pocket Max</b>	\$ 5,000

<b>\$0 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>6,537.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
<b>Total</b>	-	-
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>2,531.70</u>	

<b>\$500 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	1,000.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>7,537.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
<b>Total</b>	1,000.00	1,000.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>3,531.70</u>	

<b>\$1,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	1,000.00
Deductible	900.00	900.00
Coinsurance	20.00	20.00
Out of Pocket	920.00	920.00
<b>Total</b>	1,840.00	1,840.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>8,377.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
<b>Total</b>	2,000.00	2,000.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>4,531.70</u>	

<b>\$3,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	3,000.00
Deductible	900.00	900.00
Coinsurance	420.00	420.00
Out of Pocket	1,320.00	1,320.00
<b>Total</b>	2,640.00	2,640.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>9,177.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	3,000.00	3,000.00
Deductible	2,700.00	2,700.00
Coinsurance	60.00	60.00
Out of Pocket	2,760.00	2,760.00
<b>Total</b>	5,520.00	5,520.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>8,051.70</u>	

<b>\$5,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	5,000.00
Deductible	900.00	900.00
Coinsurance	820.00	820.00
Out of Pocket	1,720.00	1,720.00
<b>Total</b>	3,440.00	3,440.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>9,977.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	5,000.00	5,000.00
Deductible	2,700.00	2,700.00
Coinsurance	460.00	460.00
Out of Pocket	3,160.00	3,160.00
<b>Total</b>	6,320.00	6,320.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>8,851.70</u>	

<b>\$7,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	7,000.00
Deductible	900.00	900.00
Coinsurance	1,220.00	1,220.00
Out of Pocket	2,120.00	2,120.00
<b>Total</b>	4,240.00	4,240.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>10,777.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	7,000.00	7,000.00
Deductible	2,700.00	2,700.00
Coinsurance	860.00	860.00
Out of Pocket	3,560.00	3,560.00
<b>Total</b>	7,120.00	7,120.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>9,651.70</u>	

<b>\$10,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	10,000.00
Deductible	900.00	900.00
Coinsurance	1,820.00	1,820.00
Out of Pocket	2,720.00	2,720.00
<b>Total</b>	5,440.00	5,440.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>11,977.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	10,000.00	10,000.00
Deductible	2,700.00	2,700.00
Coinsurance	1,460.00	1,460.00
Out of Pocket	4,160.00	4,160.00
<b>Total</b>	8,320.00	8,320.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>10,851.70</u>	

<b>\$15,000 in Claims per Person</b>		
<b>HRA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	15,000.00
Deductible	900.00	900.00
Coinsurance	2,820.00	2,820.00
Out of Pocket	3,720.00	3,720.00
<b>Total</b>	7,440.00	7,440.00
Contributions	7,137.78	
Account Funding	(600.00)	
<b>Total Out of Pocket</b>	<u>13,977.78</u>	
<b>HSA</b>		
	<b>Person 1</b>	<b>Person 2</b>
Claims	15,000.00	15,000.00
Deductible	2,700.00	2,700.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,000.00	5,000.00
<b>Total</b>	10,000.00	10,000.00
Contributions	3,911.70	
Account Funding	(1,380.00)	
<b>Total Out of Pocket</b>	<u>12,531.70</u>	