# 2025 Intact USA 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 preventive 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.

# 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**

		Out of P	ocket
	Deduct	ible Maxim	num
Plan Pays	0%	80%	100%
You Pay	100%	20% (coinsurance)	0%

# In-Network Deductibles and Out of Pocket Maximums

	H	IRA	HS	A
	Individual	Family	Individual	Family
Deductible	\$1,000	\$2,000	\$3,300	\$6,600
Out of Pocket Maximum	\$4,000	\$8,000	\$5,000	\$10,000

Tier				Em	ployee Only
<b>Individuals Inc</b>	urring	g Clair	ns	Or	ne Individual
HRA Funding	\$	350	HRA Contributions	\$	2,003.04
HSA Funding	\$	1,000	HSA Contributions	\$	1,036.36

\$0	in Claims	
HRA		
	Person 1	
Claims	-	
Deductible	-	
Coinsurance	-	
Out of Pocket	-	
Total	-	
Contributions	2,003.04	
Account Funding	(350.00)	
	1 (52.04	
Total Out of Pocket	1,653.04	
Total Out of Pocket	1,653.04	
	1,653.04	
Total Out of Pocket	Person 1	
HSA		
<b>HSA</b> Claims		
<b>HSA</b> Claims Deductible		
HSA Claims Deductible Coinsurance		
HSA Claims Deductible Coinsurance Out of Pocket		
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1	

\$500	\$500 in Claims	
HRA		
	Person 1	
Claims	500.00	
Deductible	500.00	
Coinsurance	-	
Out of Pocket	500.00	
Total	500.00	
Contributions	2,003.04	
Account Funding	(350.00)	
Total Out of Pocket	2,153.04	
HSA		
	Person 1	

	Person 1
Claims	500.00
Deductible	500.00
Coinsurance	
Out of Pocket	500.00
Total	500.00
Contributions	1,036.36
Account Funding	(1,000.00)
Fotal Out of Pocket	536.36

HRA Deductible	\$ 1,000	HRA Out-of-Pocket Max	\$
HSA Deductible	\$ 3,300	HSA Out-of-Pocket Max	\$
\$1,00	0 in Claims	\$3,000	) in Cl
HRA		HRA	
	Person 1		Per
Claims	1,000.00	Claims	3,0
Deductible	1,000.00	Deductible	1,0
Coinsurance		Coinsurance	4
Out of Pocket	1,000.00	Out of Pocket	1,4
Total	1,000.00	Total	1,4
Contributions	2,003.04	Contributions	2,0
Account Funding	(350.00)	Account Funding	(3
Total Out of Pocket	2,653.04	Total Out of Pocket	3,0
HSA		HSA	
	Person 1		Per
Claims	1,000.00	Claims	3,0
Deductible	1,000.00	Deductible	3,0
Coinsurance	-	Coinsurance	
Out of Pocket	1,000.00	Out of Pocket	3,0
Total	1,000.00	Total	3,0
Contributions	1,036.36	Contributions	1,0
Account Funding	(1,000.00)	Account Funding	(1,0
Total Out of Pocket	1,036.36	Total Out of Pocket	3,0

\$3,00	0 in Claims
HRA	
	Person 1
Claims	3,000.00
Deductible	1,000.00
Coinsurance	400.00
Out of Pocket	1,400.00
Total	1,400.00
Contributions	2,003.04
Account Funding	(350.00)
Total Out of Pocket	3,053.04
Total Out of I beket	5,055.04
Tour our of Focker	3,033.04
	3,033.04
HSA	
	Person 1
HSA	Person 1
<b>HSA</b> Claims	<b>Person 1</b> 3,000.00
<b>HSA</b> Claims Deductible	<b>Person 1</b> 3,000.00
HSA Claims Deductible Coinsurance	<b>Person 1</b> 3,000.00 3,000.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00 3,000.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 3,000.00 3,000.00

4,000 5,000

\$500	) in Claims
HRA	
	Person 1
Claims	5,000.00
Deductible	1,000.00
Coinsurance	800.00
Out of Pocket	1,800.00
Total	1,800.00
Contributions	2,003.04
Account Funding	(350.00)
Total Out of Pocket	3,453.04
HSA	
HSA	Person 1
<b>HSA</b> Claims	Person 1 5,000.00
Claims	5,000.00
Claims Deductible	5,000.00 3,300.00
Claims Deductible Coinsurance	5,000.00 3,300.00 340.00
Claims Deductible Coinsurance Out of Pocket	5,000.00 3,300.00 340.00 3,640.00
Claims Deductible Coinsurance Out of Pocket Total	5,000.00 3,300.00 340.00 3,640.00 3,640.00

) in Claims	
Person 1	
7,000.00	
1,000.00	
1,200.00	
2,200.00	
2,200.00	
2,003.04	
(350.00)	
3,853.04	
Person 1	
<b>Person 1</b> 7,000.00	
7,000.00	
7,000.00 3,300.00	
7,000.00 3,300.00 740.00	
7,000.00 3,300.00 740.00 4,040.00	
7,000.00 3,300.00 740.00 4,040.00 4,040.00	
	Person 1 7,000.00 1,000.00 2,200.00 2,200.00 2,003.04 (350.00)

) in Claims	
Person 1	
10,000.00	
1,000.00	
1,800.00	
2,800.00	
2,800.00	
2,003.04	
(350.00)	
4,453.04	
Person 1	
<b>Person 1</b> 10,000.00	
10,000.00	
10,000.00 3,300.00	
10,000.00 3,300.00 1,340.00	
10,000.00 3,300.00 1,340.00 4,640.00	
10,000.00 3,300.00 1,340.00 4,640.00 4,640.00	
10,000.00 3,300.00 1,340.00 4,640.00 1,036.36	
	Person 1 10,000.00 1,000.00 2,800.00 2,800.00 2,003.04 (350.00)

<u>\$15,00</u>	0 in Claims
HRA	
	Person 1
Claims	15,000.00
Deductible	1,000.00
Coinsurance	2,800.00
Out of Pocket	3,800.00
Total	3,800.00
Contributions	2,003.04
Account Funding	(350.00)
Total Out of Pocket	5,453.04
Total Out of Pocket	5,455.04
Total Out of Pocket	3,433.04
	5,455.04
HSA	
	Person 1
HSA	Person 1
<b>HSA</b> Claims	<b>Person 1</b> 15,000.00
<b>HSA</b> Claims Deductible Coinsurance	<b>Person 1</b> 15,000.00 3,300.00
HSA Claims Deductible Coinsurance Out of Pocket	<b>Person 1</b> 15,000.00 3,300.00 1,700.00
<b>HSA</b> Claims Deductible	Person 1 15,000.00 3,300.00 1,700.00 5,000.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 15,000.00 3,300.00 1,700.00 5,000.00 5,000.00

Tier				Employ	/ee + Spouse
<b>Individuals Inc</b>	urring	g Clair	ns	Or	ne Individual
HRA Funding	\$	700	HRA Contributions	\$	7,695.74
HSA Funding	\$	1,740	<b>HSA Contributions</b>	\$	4,767.10

\$0 in Cla	ims One Perso	on		\$500 in Cl
IRA	Person 1	Person 2	HRA	
	Person 1	Person 2	~ .	
Claims	-	-	Claim	
Deductible	-	-	Deduc	ctible
Coinsurance	-	-	Coins	urance
Out of Pocket	-	-	Out of	f Pocket
Fotal	-		Total	
Contributions	7,695.74		Contri	ibutions
Account Funding	(700.00)		Accou	unt Funding
Total Out of Pocket	6,995.74		Total	Out of Pocket
		Person 2		Out of Pocket
ISA	6,995.74 Person 1	Person 2	Total HSA	
HSA Claims		Person 2	Total <b>HSA</b> Claim	s
HSA Claims Deductible		Person 2	Total HSA Claim Deduc	s
HSA Claims Deductible Coinsurance		Person 2	Total HSA Claim Deduc Coins	s
HSA Claims Deductible Coinsurance Dut of Pocket		Person 2 - - - -	Total HSA Claim Deduc Coins	s ctible urance
<b>ISA</b> Claims Deductible Coinsurance Dut of Pocket Fotal		Person 2 - - - -	Total HSA Claim Deduc Coins Out o Total	s ctible urance
Total Out of Pocket HSA Claims Deductible Coinsurance Out of Pocket Total Contributions Account Funding	Person 1 - - - -	Person 2 - - - -	Total HSA Claim Deduc Coins Out o Total Contri	is ctible urance f Pocket

\$500 in Claims One Person HRA					
Person 1	Person 2				
500.00	-				
500.00	-				
-	-				
500.00	-				
500.00					
7,695.74					
(700.00)					
7,495.74					
	_				
Person 1	Person 2				
500.00	-				
500.00	-				
-	-				
500.00	-				
500.00					
	Person 1 500.00 500.00 500.00 7,695.74 (700.00) 7,495.74 Person 1 500.00 500.00 -				

\$1,000 in Claims One Person				
HRA				
	Person 1	Person 2		
Claims	1,000.00	-		
Deductible	1,000.00	-		
Coinsurance	-	-		
Out of Pocket	1,000.00	-		
Total	1,000.00			
Contributions	7,695.74			
Account Funding	(700.00)			
Total Out of Pocket	7,995.74			
HSA				
HSA	Person 1	Person 2		
	<b>Person 1</b> 1,000.00	Person 2		
<b>HSA</b> Claims Deductible		Person 2 -		
Claims Deductible Coinsurance	1,000.00	Person 2 - -		
Claims Deductible	1,000.00	Person 2 - - - -		
Claims Deductible Coinsurance Out of Pocket	1,000.00 1,000.00	Person 2 - - - -		
Claims Deductible Coinsurance	1,000.00 1,000.00 - 1,000.00	Person 2 - - - -		
Claims Deductible Coinsurance Out of Pocket Total Contributions Account Funding	1,000.00 1,000.00 	Person 2 - - - -		
Claims Deductible Coinsurance Out of Pocket Total Contributions	1,000.00 1,000.00 	Person 2 - - -		

\$3,000 in C	laims One Per	son
HRA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	1,000.00	-
Coinsurance	400.00	-
Out of Pocket	1,400.00	-
Total	1,400.00	
Contributions	7,695.74	
Account Funding	(700.00)	
	8,395.74	
Total Out of Pocket	8,393.74	
Total Out of Pocket	8,393.74	
	6,393.74	
Total Out of Pocket	Person 1	Person 2
		Person 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 3,000.00	Person 2 - -
<b>HSA</b> Claims Deductible	<b>Person 1</b> 3,000.00	Person 2 - - -
HSA Claims Deductible Coinsurance	Person 1 3,000.00 3,000.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00 	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 3,000.00 3,000.00	Person 2 - - - -

\$5,000 in Claims One Person				
HRA				
	Person 1	Person 2		
Claims	5,000.00	-		
Deductible	1,000.00	-		
Coinsurance	800.00	-		
Out of Pocket	1,800.00	-		
Total	1,800.00			
Contributions	7,695.74			
Account Funding	(700.00)			
Total Out of Pocket	8,795.74			
Total Out of Pocket	8,795.74			
Total Out of Pocket	8,795.74			
	8,795.74	Person 2		
		Person 2		
HSA	Person 1	Person 2		
<b>HSA</b> Claims	<b>Person 1</b> 5,000.00	Person 2		
HSA Claims Deductible	<b>Person 1</b> 5,000.00 3,300.00	Person 2 - - - -		
HSA Claims Deductible Coinsurance	Person 1 5,000.00 3,300.00 340.00	Person 2 - - - -		
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00 3,640.00	Person 2 - - - -		
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00 3,640.00	Person 2 - - - -		

\$7,000 in Cl	laims One Per	son
HRA		
	Person 1	Person 2
Claims	7,000.00	-
Deductible	1,000.00	-
Coinsurance	1,200.00	-
Out of Pocket	2,200.00	-
Total	2,200.00	
Contributions	7,695.74	
Account Funding	(700.00)	
Total Out of Pocket	9,195.74	
Total Out of Pocket	9,195.74	
Total Out of Pocket	9,195.74	
Total Out of Pocket	9,195.74	
	9,195.74 Person 1	Person 2
		Person 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 7,000.00	Person 2 - -
<b>HSA</b> Claims Deductible	<b>Person 1</b> 7,000.00 3,300.00	Person 2 - - - -
HSA Claims Deductible Coinsurance	<b>Person 1</b> 7,000.00 3,300.00 740.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 7,000.00 3,300.00 740.00 4,040.00	Person 2 - - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 7,000.00 3,300.00 740.00 4,040.00 4,040.00	Person 2 - - - -

\$10,000 in C	laims One Per	rson	\$15,000 in (	Claims One Pe	rson
HRA			HRA		
	Person 1	Person 2		Person 1	Pers
Claims	10,000.00	-	Claims	15,000.00	
Deductible	1,000.00	-	Deductible	1,000.00	
Coinsurance	1,800.00	-	Coinsurance	2,800.00	
Out of Pocket	2,800.00	-	Out of Pocket	3,800.00	
Total	2,800.00		Total	3,800.00	
Contributions	7,695.74		Contributions	7,695.74	
Account Funding	(700.00)		Account Funding	(700.00)	
Total Out of Pocket	9,795.74		Total Out of Pocket	10,795.74	
Total Out of Toeket	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,				
Total Out of Toeket					
HSA			HSA		
	Person 1	Person 2	HSA	Person 1	Pers
		Person 2	HSA Claims	<b>Person 1</b> 15,000.00	Pers
HSA	Person 1	Person 2			Pers
<b>HSA</b> Claims	<b>Person 1</b> 10,000.00	Person 2 - -	Claims	15,000.00	Pers
<b>HSA</b> Claims Deductible	<b>Person 1</b> 10,000.00 3,300.00	-	Claims Deductible	15,000.00 3,300.00	Pers
<b>HSA</b> Claims Deductible Coinsurance	<b>Person 1</b> 10,000.00 3,300.00 1,340.00	-	Claims Deductible Coinsurance	15,000.00 3,300.00 1,700.00	Pers
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 10,000.00 3,300.00 1,340.00 4,640.00	-	Claims Deductible Coinsurance Out of Pocket	15,000.00 3,300.00 1,700.00 5,000.00	Pers
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 10,000.00 3,300.00 1,340.00 4,640.00 4,640.00	-	Claims Deductible Coinsurance Out of Pocket Total	15,000.00 3,300.00 1,700.00 5,000.00 5,000.00	Pers

HRA Deducti	ole \$	1,000	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductil	le \$	3,300	HSA Out-of-Pocket Max	\$ 5,000

Tier				Empl	oyee + Spouse
Individuals Inc	urring	g Clair	ns		Two or More
HRA Funding	\$	700	HRA Contributions	\$	7,695.74
HSA Funding	\$	1,740	<b>HSA Contributions</b>	\$	4,767.10

\$0 in Cla	ims per Perso	n		
HRA	Person 1	Person	2	F
Claims	-	-		C
Deductible	-	-		Г
Coinsurance	-	-		C
Out of Pocket	-	-		C
Total	-			Т
Contributions	7,695.74			C
Account Funding	(700.00)			A
Total Out of Pocket	6,995.74			-
	0,775.71		_	T
	Person 1	Person	2	_
HSA		Person	2	_
<b>HSA</b> Claims		Person	2	F
<b>HSA</b> Claims Deductible		Person - -	2	H
		Person - -	2	F C L
HSA Claims Deductible Coinsurance Out of Pocket		Person - - -	2	F C C C
HSA Claims Deductible Coinsurance Out of Pocket Total		Person - - -	2	F C C C C
HSA Claims Deductible Coinsurance	Person 1 - - - - -	Person - - - -	2	F C C C T

\$500 in Cla	aims per Perso	on
A		
	Person 1	Person 2
ims	500.00	500.00
ductible	500.00	500.00
insurance	-	-
t of Pocket	500.00	500.00
al	1,000.00	
ntributions	7,695.74	
count Funding	(700.00)	
al Out of Pocket	7,995.74	
A		
Α	Person 1	Person 2
A	Person 1 500.00	Person 2 500.00
ims	500.00	500.00
ims ductible	500.00	500.00
ims ductible insurance	500.00 500.00	500.00 500.00
ims ductible insurance t of Pocket	500.00 500.00 - 500.00	500.00 500.00
ims ductible insurance t of Pocket al	500.00 500.00 	500.00 500.00
ims ductible insurance t of Pocket al ntributions	500.00 500.00 500.00 1,000.00 4,767.10	500.00 500.00

HRA Deductible	\$ 1,000	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductible	\$ 3,300	HSA Out-of-Pocket Max	\$ 5,000

\$1,000 in C	laims per Per	son
HRA		
	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
Total	2,000.00	
Contributions	7,695.74	
Account Funding	(700.00)	
	0.005.74	
Total Out of Pocket	8,995.74	
	8,995.74	
Total Out of Pocket HSA		Dougon 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 1,000.00	1,000.00
<b>HSA</b> Claims Deductible	Person 1	
<b>HSA</b> Claims Deductible Coinsurance	Person 1 1,000.00 1,000.00	1,000.00 1,000.00
	<b>Person 1</b> 1,000.00	1,000.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 1,000.00 1,000.00	1,000.00 1,000.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 1,000.00 1,000.00 	1,000.00 1,000.00
HSA Claims Deductible Coinsurance	Person 1 1,000.00 1,000.00 	1,000.00 1,000.00

	aims per Per	\$3,000 in Claims per Person HRA				
HRA	Person 1	Person 2				
Claims	3,000.00	3,000.00				
Deductible	1,000.00	1,000.00				
Coinsurance	400.00	400.00				
Out of Pocket	1,400.00	1,400.00				
Total	2,800.00					
Contributions	7,695.74					
Account Funding	(700.00)					
Total Out of Pocket	9,795.74					
Total Out of Focket	),1)3.14					
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,					
HSA	Person 1	Person 2				
HSA	Person 1	3,000.00				
<b>HSA</b> Claims	<b>Person 1</b> 3,000.00	3,000.00				
<b>HSA</b> Claims Deductible	<b>Person 1</b> 3,000.00	3,000.00				
<b>HSA</b> Claims Deductible Coinsurance	Person 1 3,000.00 3,000.00	3,000.00				
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00 	3,000.00				
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 	3,000.00				
HSA Claims Deductible Coinsurance Out of Pocket Total Contributions	Person 1 3,000.00 3,000.00 	Person 2 3,000.00 3,000.00 				

	\$5,000 in Claims per Person				
HRA					
	Person 1	Person 2			
Claims	5,000.00	5,000.00			
Deductible	1,000.00	1,000.00			
Coinsurance	800.00	800.00			
Out of Pocket	1,800.00	1,800.00			
Total	3,600.00				
Contributions	7,695.74				
Account Funding	(700.00)				
Total Out of Pocket	10,595.74				
Total Out of Pocket	10,595.74				
Total Out of Pocket	10,595.74				
Total Out of Pocket	10,595.74				
	<u>10,595.74</u> Person 1	Person 2			
		<b>Person 2</b> 5,000.00			
HSA	Person 1				
<b>HSA</b> Claims	<b>Person 1</b> 5,000.00	5,000.00			
<b>HSA</b> Claims Deductible	<b>Person 1</b> 5,000.00 3,300.00	5,000.00 3,300.00			
HSA Claims Deductible Coinsurance	Person 1 5,000.00 3,300.00 340.00	5,000.00 3,300.00 340.00			
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00 3,640.00	5,000.00 3,300.00 340.00			
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00 7,280.00	5,000.00 3,300.00 340.00			

\$7,000 in Cl	aims per Pers	son
HRA		
	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	1,000.00	1,000.00
Coinsurance	1,200.00	1,200.00
Out of Pocket	2,200.00	2,200.00
Total	4,400.00	
Contributions	7,695.74	
Account Funding	(700.00)	
Total Out of Pocket	11,395.74	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 7,000.00	Person 2 7,000.00
Claims	7,000.00	7,000.00
Claims Deductible	7,000.00 3,300.00	7,000.00 3,300.00
Claims Deductible Coinsurance	7,000.00 3,300.00 740.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket	7,000.00 3,300.00 740.00 4,040.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total	7,000.00 3,300.00 740.00 4,040.00 8,080.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	7,000.00 3,300.00 740.00 4,040.00 8,080.00 4,767.10	7,000.00 3,300.00 740.00

Person 1	Person 2
10,000.00	10,000.00
1,000.00	1,000.00
1,800.00	1,800.00
2,800.00	2,800.00
5,600.00	
7,695.74	
(700.00)	
12,595.74	
Person 1	Person 2
10,000.00	10,000.00
3,300.00	3,300.00
1,340.00	1,340.00
4,640.00	4,640.00
9,280.00	
9,280.00 4,767.10	
· · · · · · · · · · · · · · · · · · ·	
4,767.10	
	10,000.00 1,000.00 1,800.00 2,800.00 5,600.00 7,695.74 (700.00) 12,595.74 <b>Person 1</b> 10,000.00 3,300.00 1,340.00

\$10,000 in Claims per Person

\$15,000 in C	laims per Pei	son
HRA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,000.00	1,000.00
Coinsurance	2,800.00	2,800.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	7,695.74	
Account Funding	(700.00)	
Total Out of Pocket	14,595.74	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	Person 1 15,000.00	<b>Person 2</b> 15,000.00
Claims	15,000.00	15,000.00
Claims Deductible	15,000.00 3,300.00	15,000.00 3,300.00
Claims Deductible Coinsurance	15,000.00 3,300.00 1,700.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket	15,000.00 3,300.00 1,700.00 5,000.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket Total	15,000.00 3,300.00 1,700.00 5,000.00 10,000.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	15,000.00 3,300.00 1,700.00 5,000.00 10,000.00 4,767.10	15,000.00 3,300.00 1,700.00

Tier			E	mploye	e + Children
Individuals Inc	urring	g Clair	ns	O	ne Individual
HRA Funding	\$	350	HRA Contributions	\$	3,922.36
HSA Funding	\$	1,390	HSA Contributions	\$	1,878.50

\$0 in Clai	ms One Perso	on	\$500 in Cla	aims One l
HRA			HRA	
	Person 1	Person 2		Person
Claims	-	-	Claims	500.
Deductible	-	-	Deductible	500.
Coinsurance	-	-	Coinsurance	-
Out of Pocket	-	-	Out of Pocket	500.
Total	-		Total	500.
Contributions	3,922.36		Contributions	3,922.
Account Funding	(350.00)		Account Funding	(350.
Total Out of Pocket	3,572.36		Total Out of Pocket	4,072.
HSA			HSA	
HSA	Person 1	Person 2		Person
	Person 1 -	Person 2	<b>HSA</b> Claims	
Claims	Person 1 - -	Person 2 - -		500.
Claims Deductible	Person 1 - -	Person 2 - -	Claims	500.
Claims Deductible Coinsurance	Person 1 - - - -	Person 2 - - -	Claims Deductible	500.0 500.0
Claims Deductible Coinsurance Out of Pocket	Person 1 - - - - -	Person 2 - - - -	Claims Deductible Coinsurance	500.0 500.0 
Claims Deductible Coinsurance Out of Pocket Total	Person 1	Person 2 - - - -	Claims Deductible Coinsurance Out of Pocket	500.0 500.0 500.0 500.0
HSA Claims Deductible Coinsurance Out of Pocket Total Contributions Account Funding		Person 2	Claims Deductible Coinsurance Out of Pocket Total	Person 500.0 500.0 500.0 500.0 1,878.3 (1,390.0
Claims Deductible Coinsurance Out of Pocket Total Contributions		Person 2	Claims Deductible Coinsurance Out of Pocket Total Contributions	500.0 500.0 500.0 500.0 1,878.2

\$500 in Cla	ims One Pers	on
HRA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	4,072.36	
HSA		
	Person 1	Person 2
Claims	500.00	-
Deductible		
Coinsurance	500.00	-
combarance	500.00	-
Out of Pocket	500.00	
		-
Out of Pocket	500.00	-
Out of Pocket Total	500.00 500.00	-

\$1,000 in Cl	aims One Per	son
HRA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	4,572.36	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 1,000.00	Person 2
		Person 2
Claims	1,000.00	Person 2 - -
Claims Deductible	1,000.00	Person 2 - - - -
Claims Deductible Coinsurance	1,000.00 1,000.00	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket	1,000.00 1,000.00 - 1,000.00	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket Total	1,000.00 1,000.00 	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket Total Contributions	1,000.00 1,000.00 1,000.00 1,000.00 1,878.50	Person 2 - - -

\$3,000 in Cl	aims One Per	son
HRA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	1,000.00	-
Coinsurance	400.00	-
Out of Pocket	1,400.00	-
Total	1,400.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	4,972.36	
Total Out of Pocket	4,972.36	
Total Out of Pocket	4,972.36	
	4,972.36 Person 1	Person 2
		Person 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 3,000.00	Person 2
<b>HSA</b> Claims Deductible	<b>Person 1</b> 3,000.00	Person 2 - - - -
HSA Claims Deductible Coinsurance	Person 1 3,000.00 3,000.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00 	Person 2 - - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 	Person 2 - - - -

HRA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	1,000.00	-
Coinsurance	800.00	-
Out of Pocket	1,800.00	-
Total	1,800.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	5 272 26	
	5,372.36	
		Person ?
HSA	Person 1	Person 2
HSA Claims Deductible	<b>Person 1</b> 5,000.00	Person 2
<b>HSA</b> Claims Deductible	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 5,000.00 3,300.00	Person 2 - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00	Person 2 - - -
<b>HSA</b> Claims Deductible Coinsurance	Person 1 5,000.00 3,300.00 340.00 3,640.00 3,640.00	Person 2 - - - -

\$7,000 in Cl	aims One Per	son
HRA		
	Person 1	Person 2
Claims	7,000.00	-
Deductible	1,000.00	-
Coinsurance	1,200.00	-
Out of Pocket	2,200.00	-
Total	2,200.00	
Contributions	3,922.36	
Account Funding	(350.00)	
recount i unung		
Total Out of Pocket	5,772.36	
0		
0		
0		
Total Out of Pocket		Person 2
Total Out of Pocket	5,772.36	Person 2
Total Out of Pocket	5,772.36 Person 1	Person 2
Total Out of Pocket HSA Claims	5,772.36 Person 1 7,000.00	Person 2
Total Out of Pocket HSA Claims Deductible	5,772.36 Person 1 7,000.00 3,300.00	Person 2 - - - -
Total Out of Pocket HSA Claims Deductible Coinsurance	5,772.36 Person 1 7,000.00 3,300.00 740.00	Person 2 - - - -
Total Out of Pocket HSA Claims Deductible Coinsurance Out of Pocket	<b>Person 1</b> 7,000.00 3,300.00 740.00 4,040.00	Person 2 - - - -
Total Out of Pocket HSA Claims Deductible Coinsurance Out of Pocket Total	Ferson 1           7,000.00         3,300.00           740.00         4,040.00	Person 2 - - - -

\$10,000 in Cl	laims One Per	rson
HRA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	1,000.00	-
Coinsurance	1,800.00	-
Out of Pocket	2,800.00	-
Total	2,800.00	
Contributions	3,922.36	
Account Funding	(350.00)	
	(	
Total Out of Pocket	6,372.36	
Total Out of Pocket	6,372.36	
Total Out of Pocket	6,372.36	
Total Out of Pocket	6,372.36	
	6,372.36	Person 2
		Person 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 10,000.00	Person 2
HSA Claims Deductible	<b>Person 1</b> 10,000.00 3,300.00	Person 2 - - - -
HSA Claims Deductible Coinsurance	<b>Person 1</b> 10,000.00 3,300.00 1,340.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 10,000.00 3,300.00 1,340.00 4,640.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 10,000.00 3,300.00 1,340.00 4,640.00 4,640.00	Person 2 - - -
HSA Claims Deductible Coinsurance Out of Pocket Total Contributions	Person 1 10,000.00 3,300.00 1,340.00 4,640.00 4,640.00 1,878.50	Person 2 - - -

\$15,000 in C HRA	laims One Per	rson
нка	Person 1	Person 2
Claims	15,000.00	-
Deductible	1,000.00	-
Coinsurance	2,800.00	-
Out of Pocket	3,800.00	-
Total	3,800.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	7,372.36	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 15,000.00	Person 2
		Person 2
Claims	15,000.00	Person 2
Claims Deductible	15,000.00 3,300.00	Person 2 - - -
Claims Deductible Coinsurance	15,000.00 3,300.00 1,700.00	Person 2 - - -
Claims Deductible Coinsurance Out of Pocket	15,000.00 3,300.00 1,700.00 5,000.00	Person 2 - - -
Claims Deductible Coinsurance Out of Pocket Total	15,000.00 3,300.00 1,700.00 5,000.00 5,000.00	Person 2 - - -

HRA Deductible	\$ 1,000	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductible	\$ 3,300	HSA Out-of-Pocket Max	\$ 5,000

Tier			E	mploy	vee + Children
Individuals Inc	urring	g Clair	ns		Two or More
HRA Funding	\$	350	HRA Contributions	\$	3,922.36
HSA Funding	\$	1,390	HSA Contributions	\$	1,878.50

\$0 in Cla	ims per Perso	n
HRA	Person 1	
	rerson 1	rerson 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	3,572.36	
Total Out of Pocket	3,572.36	
	3,572.36 Person 1	Person 2
		Person 2
<b>HSA</b> Claims		Person 2
HSA		Person 2
HSA Claims Deductible Coinsurance		Person 2
HSA Claims Deductible Coinsurance Out of Pocket		Person 2 - - -
HSA Claims Deductible Coinsurance Out of Pocket Total		Person 2 - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 - - - - -	Person 2

\$500 in Cla	aims per Perso	on
A		
	Person 1	Person 2
ims	500.00	500.00
ductible	500.00	500.00
nsurance	-	-
t of Pocket	500.00	500.00
al	1,000.00	
ntributions	3,922.36	
count Funding	(350.00)	
al Out of Pocket	4,572.36	
A		
A	Person 1	Person 2
A	<b>Person 1</b> 500.00	Person 2 500.00
ims	500.00	500.00
ims ductible	500.00	500.00
ims luctible insurance	500.00 500.00	500.00 500.00
ims ductible insurance t of Pocket	500.00 500.00 	500.00 500.00
ims ductible insurance t of Pocket al	500.00 500.00 	500.00 500.00
ims ductible insurance t of Pocket al ntributions	500.00 500.00 	500.00 500.00
ims ductible insurance t of Pocket al ntributions count Funding	500.00 500.00 500.00 1,000.00 1,878.50 (1,390.00)	500.00 500.00

\$1,000 in Claims per Person				
HRA				
	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		
Total	2,000.00			
Contributions	3,922.36			
Account Funding	(350.00)			
Total Out of Pocket	5,572.36			
HSA				
HSA	Person 1	Person 2		
<b>HSA</b> Claims	<b>Person 1</b> 1,000.00	<b>Person 2</b> 1,000.00		
Claims	1,000.00	1,000.00		
Claims Deductible	1,000.00	1,000.00		
Claims Deductible Coinsurance	1,000.00 1,000.00	1,000.00 1,000.00		
Claims Deductible Coinsurance Out of Pocket	1,000.00 1,000.00 - 1,000.00	1,000.00 1,000.00		
Claims Deductible Coinsurance Out of Pocket Total	1,000.00 1,000.00 	1,000.00 1,000.00		
Claims Deductible Coinsurance Out of Pocket Total Contributions	1,000.00 1,000.00 	1,000.00		

\$3,000 in Cl	aims per Pers	son
HRA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	1,000.00	1,000.00
Coinsurance	400.00	400.00
Out of Pocket	1,400.00	1,400.00
Total	2,800.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Tetel Out of Dealers	6,372.36	
Total Out of Pocket	0,572.50	
Total Out of Pocket	0,372.30	
Total Out of Pocket	0,572.50	
HSA	0,372.30	
	Person 1	Person 2
HSA	Person 1	3,000.00
<b>HSA</b> Claims	<b>Person 1</b> 3,000.00	3,000.00
<b>HSA</b> Claims Deductible	<b>Person 1</b> 3,000.00	3,000.00
HSA Claims Deductible Coinsurance	<b>Person 1</b> 3,000.00 3,000.00	3,000.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00	Person 2 3,000.00 3,000.00 
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 	3,000.00
HSA Claims Deductible Coinsurance Out of Pocket Total Contributions	Person 1 3,000.00 3,000.00 	3,000.00

HRA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	1,000.00	1,000.00
Coinsurance	800.00	800.00
Out of Pocket	1,800.00	1,800.00
Total	3,600.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	7,172.36	
	7,172.36	
Total Out of Pocket	7,172.36 Person 1	Person 2
		Person 2 5,000.00
HSA	Person 1	
<b>HSA</b> Claims	<b>Person 1</b> 5,000.00	5,000.00
HSA Claims Deductible	<b>Person 1</b> 5,000.00 3,300.00	5,000.00 3,300.00
HSA Claims Deductible Coinsurance	<b>Person 1</b> 5,000.00 3,300.00 340.00	5,000.00 3,300.00 340.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00 3,640.00	5,000.00 3,300.00 340.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00 7,280.00	5,000.00 3,300.00 340.00

\$7,000 in Cl	aims per Pers	son
HRA		
	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	1,000.00	1,000.00
Coinsurance	1,200.00	1,200.00
Out of Pocket	2,200.00	2,200.00
Total	4,400.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	7,972.36	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 7,000.00	<b>Person 2</b> 7,000.00
Claims	7,000.00	7,000.00
Claims Deductible	7,000.00 3,300.00	7,000.00 3,300.00
Claims Deductible Coinsurance	7,000.00 3,300.00 740.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket	7,000.00 3,300.00 740.00 4,040.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total	7,000.00 3,300.00 740.00 4,040.00 8,080.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	7,000.00 3,300.00 740.00 4,040.00 8,080.00 1,878.50	7,000.00 3,300.00 740.00

\$10,000 in C	laims per Pei	son
HRA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	1,000.00	1,000.00
Coinsurance	1,800.00	1,800.00
Out of Pocket	2,800.00	2,800.00
Total	5,600.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	9,172.36	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 10,000.00	<b>Person 2</b> 10,000.00
Claims	10,000.00	10,000.00
Claims Deductible	10,000.00 3,300.00	10,000.00 3,300.00
Claims Deductible Coinsurance	10,000.00 3,300.00 1,340.00	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Out of Pocket	10,000.00 3,300.00 1,340.00 4,640.00	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Out of Pocket Total	$ \begin{array}{r} 10,000.00\\3,300.00\\1,340.00\\4,640.00\\9,280.00\end{array} $	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	10,000.00 3,300.00 1,340.00 4,640.00 9,280.00 1,878.50	10,000.00 3,300.00 1,340.00

515,000 m C. HRA	laims per Pei	SOII
нка	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,000.00	1,000.00
Coinsurance	2,800.00	2,800.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	3,922.36	
Account Funding	(350.00)	
Total Out of Pocket	11,172.36	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 15,000.00	<b>Person 2</b> 15,000.00
Claims	15,000.00	15,000.00
Claims Deductible	15,000.00 3,300.00	15,000.00 3,300.00
Claims Deductible Coinsurance	15,000.00 3,300.00 1,700.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket	15,000.00 3,300.00 1,700.00 5,000.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket Total	15,000.00 3,300.00 1,700.00 5,000.00 10,000.00	15,000.00 3,300.00 1,700.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	15,000.00 3,300.00 1,700.00 5,000.00 10,000.00 1,878.50	15,000.00 3,300.00 1,700.00

HRA Deductible	\$ 1,000	HRA Out-of-Pocket Max	\$ 4,000
HSA Deductible	\$ 3,300	HSA Out-of-Pocket Max	\$ 5,000

HRA Deductible

HSA Deductible

Tier					Family
<b>Individuals Inc</b>	urring	g Clair	ns	Oı	ne Individual
HRA Funding	\$	700	HRA Contributions	\$	9,614.80
HSA Funding	\$	1,740	HSA Contributions	\$	5,262.14

ms One Perso	n
Person 1	Person 2
-	-
-	-
-	-
-	-
-	
9,614.80	
(700.00)	
8,914.80	
Person 1	Person 2
Person 1	Person 2
Person 1 - -	Person 2
Person 1 - - -	Person 2 - -
Person 1 - - - -	Person 2 - - - -
Person 1 - - - - -	Person 2 - - -
5,262.14	Person 2 - - - -
	Person 2 - - -
	Person 1 - - - 9,614.80 (700.00)

\$500 in Cla	ims One Pers	on
HRA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	9,414.80	
HSA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-

500.00

500.00 5,262.14

(1,740.00)

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Out of Pocket

Contributions

Account Funding

Total Out of Pocket 4,022.14

Total

\$1,000 in Cl	aims One Per	son
HRA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	9,914.80	
Total Out of Pocket	9,914.80	
Total Out of Pocket	9,914.80	
Total Out of Pocket	9,914.80	
	9,914.80 Person 1	Person 2
HSA		Person 2
	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 1,000.00	Person 2 - -
<b>HSA</b> Claims Deductible Coinsurance	<b>Person 1</b> 1,000.00	Person 2 - - -
<b>HSA</b> Claims Deductible	Person 1 1,000.00 1,000.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 1,000.00 1,000.00 - 1,000.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 1,000.00 1,000.00 	Person 2 - - -

\$ 1,000

\$ 3,300

\$3,000 in C	laims One Per	son
HRA	Person 1	Person 2
		rerson 2
Claims	3,000.00	-
Deductible	1,000.00	-
Coinsurance	400.00	-
Out of Pocket	1,400.00	-
Total	1,400.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	10,314.80	
0	10,314.80	
0	10,314.80	
Total Out of Pocket	10,314.80 Person 1	Person 2
Total Out of Pocket		Person 2
Total Out of Pocket	Person 1	Person 2
Total Out of Pocket HSA Claims	Person 1 3,000.00	Person 2 - -
Total Out of Pocket HSA Claims Deductible	Person 1 3,000.00	Person 2 - - -
Total Out of Pocket HSA Claims Deductible Coinsurance	Person 1 3,000.00 3,000.00	Person 2 - - - -
Total Out of Pocket HSA Claims Deductible Coinsurance Out of Pocket	Person 1 3,000.00 3,000.00 	Person 2 - - - -
Total Out of Pocket HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 3,000.00 3,000.00 	Person 2 - - - -

\$ 5,000

HRA Out-of-Pocket Max \$ 4,000

HSA Out-of-Pocket Max

\$5,000 in Claims One Person HRA			
HRA			
	Person 1	Person 2	
Claims	5,000.00	-	
Deductible	1,000.00	-	
Coinsurance	800.00	-	
Out of Pocket	1,800.00	-	
Total	1,800.00		
Contributions	9,614.80		
Account Funding	(700.00)		
T . 10 . CD 1 .	10 514 00		
Total Out of Pocket	10,714.80		
Total Out of Pocket	10,714.80		
HSA	10,714.80		
	10,714.80 Person 1	Person 2	
		Person 2	
HSA	Person 1	Person 2	
<b>HSA</b> Claims	<b>Person 1</b> 5,000.00	Person 2	
<b>HSA</b> Claims Deductible	<b>Person 1</b> 5,000.00 3,300.00	Person 2 - - - -	
<b>HSA</b> Claims Deductible Coinsurance	<b>Person 1</b> 5,000.00 3,300.00 340.00	Person 2 - - - -	
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00 3,640.00	Person 2 - - - -	
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00 3,640.00	Person 2 - - - -	

	aims One Per	son
HRA		
	Person 1	Person 2
Claims	7,000.00	-
Deductible	1,000.00	-
Coinsurance	1,200.00	-
Out of Pocket	2,200.00	-
Total	2,200.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	11,114.80	
Total Out of Pocket	11,114.80	
Total Out of Pocket	11,114.80	
Total Out of Pocket	11,114.80	
	<u>11,114.80</u> Person 1	Person 2
		Person 2
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 7,000.00	Person 2
<b>HSA</b> Claims Deductible	<b>Person 1</b> 7,000.00 3,300.00	Person 2 - - - -
HSA Claims Deductible Coinsurance	<b>Person 1</b> 7,000.00 3,300.00 740.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 7,000.00 3,300.00 740.00 4,040.00	Person 2 - - - -
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 7,000.00 3,300.00 740.00 4,040.00 4,040.00	Person 2 - - - -

\$10,000 in C	laims One Per	rson
HRA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	1,000.00	-
Coinsurance	1,800.00	-
Out of Pocket	2,800.00	-
Total	2,800.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	11,714.80	
HSA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	3,300.00	-
Coinsurance	1,340.00	-
Out of Pocket	4,640.00	-
Total	4,640.00	
Contributions	5,262.14	
Account Funding	(1,740.00)	
Total Out of Pocket	8,162.14	

\$15,000 in Ci	aims One Pe	rson
HRA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	1,000.00	-
Coinsurance	2,800.00	-
Out of Pocket	3,800.00	-
Total	3,800.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	12,714.80	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 15,000.00	Person 2
		Person 2 - -
Claims	15,000.00	Person 2 - - -
Claims Deductible	15,000.00 3,300.00	Person 2 - - - -
Claims Deductible Coinsurance	15,000.00 3,300.00 1,700.00	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket	15,000.00 3,300.00 1,700.00 5,000.00	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket Total	15,000.00 3,300.00 1,700.00 5,000.00 5,000.00	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket Total Contributions	15,000.00 3,300.00 1,700.00 5,000.00 5,000.00 5,262.14	Person 2 - - -

HRA Deductible

HSA Deductible

Tier				Family
<b>Individuals Inc</b>	urring	g Clair	ns	Two or More
HRA Funding	\$	700	HRA Contributions	\$ 9,614.80
HSA Funding	\$	1,740	HSA Contributions	\$ 5,262.14

\$0 in Clai	ms per Perso	n
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	8,914.80	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	Person 1	Person 2
	Person 1 - -	Person 2
Claims Deductible	Person 1 - - -	Person 2 - -
Claims	Person 1 - - - -	Person 2 - - -
Claims Deductible Coinsurance	Person 1 - - - - -	Person 2 - - - -
Claims Deductible Coinsurance Out of Pocket	Person 1	Person 2 - - -
Claims Deductible Coinsurance Out of Pocket Total Contributions	5,262.14	Person 2 - - -
Claims Deductible Coinsurance Out of Pocket Total Contributions		Person 2 - - - -

\$500 in Cla	ims per Pers	on
HRA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	9,914.80	
HSA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	5,262.14	
Account Funding	(1,740.00)	
Total Out of Pocket	4,522.14	

\$1,000 in Claims per Person		
HRA		
	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
Total	2,000.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	10,914.80	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 1,000.00	Person 2 1,000.00
	1 01 0000 1	
Claims	1,000.00	1,000.00
Claims Deductible	1,000.00	1,000.00
Claims Deductible Coinsurance	1,000.00 1,000.00	1,000.00 1,000.00
Claims Deductible Coinsurance Out of Pocket	1,000.00 1,000.00 	1,000.00 1,000.00
Claims Deductible Coinsurance Out of Pocket Total	1,000.00 1,000.00 	1,000.00 1,000.00

\$ 1,000

\$ 3,300

Person 1	
Person 1	
	Person 2
3,000.00	3,000.00
1,000.00	1,000.00
400.00	400.00
1,400.00	1,400.00
2,800.00	
9,614.80	
(700.00)	
11,714.80	
Person 1	Person 2
Person 1 3,000.00	Person 2 3,000.00
3,000.00	3,000.00
3,000.00	3,000.00
3,000.00 3,000.00	3,000.00
3,000.00 3,000.00 - 3,000.00	3,000.00
3,000.00 3,000.00 - 3,000.00 6,000.00	3,000.00
	400.00 1,400.00 2,800.00 9,614.80 (700.00)

\$ 5,000

HRA Out-of-Pocket Max \$ 4,000

HSA Out-of-Pocket Max

	laims per Per	son
HRA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	1,000.00	1,000.00
Coinsurance	800.00	800.00
Out of Pocket	1,800.00	1,800.00
Total	3,600.00	
Contributions	9,614.80	
Account Funding	(700.00)	
T ( 10 ( CD 1 )	12 514 90	
Total Out of Pocket	12,514.80	
Total Out of Pocket	12,514.80	
Total Out of Pocket	12,514.80	
HSA	12,514.80	
	Person 1	Person 2
		Person 2 5,000.00
HSA	Person 1	
HSA Claims	Person 1 5,000.00	5,000.00
HSA Claims Deductible	Person 1 5,000.00 3,300.00	5,000.00 3,300.00
HSA Claims Deductible Coinsurance	Person 1 5,000.00 3,300.00 340.00	5,000.00 3,300.00 340.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 5,000.00 3,300.00 340.00 3,640.00	5,000.00 3,300.00 340.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 5,000.00 3,300.00 340.00 3,640.00 7,280.00	5,000.00 3,300.00 340.00

\$7,000 in Cl	aims per Pers	son
HRA		
	Person 1	Person 2
Claims	7,000.00	7,000.00
Deductible	1,000.00	1,000.00
Coinsurance	1,200.00	1,200.00
Out of Pocket	2,200.00	2,200.00
Total	4,400.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Total Out of Pocket	13,314.80	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 7,000.00	<b>Person 2</b> 7,000.00
	1 01 5011 1	
Claims	7,000.00	7,000.00
Claims Deductible	7,000.00 3,300.00	7,000.00 3,300.00
Claims Deductible Coinsurance	7,000.00 3,300.00 740.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket	7,000.00 3,300.00 740.00 4,040.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total	7,000.00 3,300.00 740.00 4,040.00 8,080.00	7,000.00 3,300.00 740.00
Claims Deductible Coinsurance Out of Pocket Total Contributions	$   \begin{array}{r}     7,000.00 \\     3,300.00 \\     \hline     4,040.00 \\     \hline     8,080.00 \\     5,262.14 \\   \end{array} $	7,000.00 3,300.00 740.00

\$10,000 in C	laims per Pei	son
HRA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	1,000.00	1,000.00
Coinsurance	1,800.00	1,800.00
Out of Pocket	2,800.00	2,800.00
Fotal	5,600.00	
Contributions	9,614.80	
Account Funding	(700.00)	
Fotal Out of Pocket	14,514.80	
HSA		
HSA	Person 1	Person 2
<b>HSA</b> Claims	<b>Person 1</b> 10,000.00	<b>Person 2</b> 10,000.00
Claims	10,000.00	10,000.00
Claims Deductible	10,000.00 3,300.00	10,000.00 3,300.00
Claims Deductible Coinsurance	10,000.00 3,300.00 1,340.00	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Dut of Pocket	10,000.00 3,300.00 1,340.00 4,640.00	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Dut of Pocket Fotal	$     \begin{array}{r}       10,000.00 \\       3,300.00 \\       1,340.00 \\       \hline       4,640.00 \\       9,280.00 \\       \end{array} $	10,000.00 3,300.00 1,340.00
Claims Deductible Coinsurance Dut of Pocket Fotal Contributions	$     \begin{array}{r}       10,000.00 \\       3,300.00 \\       1,340.00 \\       \hline       4,640.00 \\       9,280.00 \\       5,262.14 \\     \end{array} $	10,000.00 3,300.00 1,340.00

HRA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,000.00	1,000.00
Coinsurance	2,800.00	2,800.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	9,614.80	
Account Funding	(700.00)	
	1.6	
Total Out of Pocket	16,514.80	
Total Out of Pocket	16,514.80	
Total Out of Pocket	16,514.80	
	16,514.80 Person 1	Person 2
HSA	Person 1	
<b>HSA</b> Claims	<b>Person 1</b> 15,000.00	15,000.00
<b>HSA</b> Claims Deductible	<b>Person 1</b> 15,000.00 3,300.00	15,000.00 3,300.00
HSA Claims Deductible Coinsurance	Person 1 15,000.00 3,300.00 1,700.00	15,000.00 3,300.00 1,700.00
HSA Claims Deductible Coinsurance Out of Pocket	Person 1 15,000.00 3,300.00 1,700.00 5,000.00	15,000.00 3,300.00 1,700.00
HSA Claims Deductible Coinsurance Out of Pocket Total	Person 1 15,000.00 3,300.00 1,700.00 5,000.00 10,000.00	15,000.00 3,300.00 1,700.00