

AT&T 2024 Bargaining

Comparison of an INDIVIDUAL Option 1 and Option 2 with HSA

Annual total in Monthly contributions:

- Option 1 is \$1,836 ($\$153 \times 12 \text{ months} = \$1,836$)
- Option 2 is \$624 ($\$52 \times 12 \text{ months} = \624)

Option 2 with \$100 monthly HSA Contribution is \$1,824 ($\$624 + \$1,200 = \$1,824$)

Scenario #1 - No Doctor Visits

Option 1 - Paid \$1,836 for the year

Option 2 with HSA - paid \$1,824

** HSA account has \$2,200 in it with \$1,200 from member and \$1,000 from company

Scenario #2 - \$3000 in Medical expenses for the year

Option 1

- Paid \$1,836 annual,
- paid \$1,000 for deductible,
 - Paid \$200 in co-Insurance for a total of \$3,036

Option 2 with HSA

- Paid \$1,824 annually,
- paid \$3,000 in deductible,
 - Reimbursed \$2,200 from HSA account for a total of \$2,624

Scenario #3 - \$6000 in Medical expenses for the year

Option 1

- Paid \$1,836 annually,
- Paid \$1,000 deductible,
 - Paid \$500 in co-insurance ($\$5000 \times 10\% \text{ copay}$) for a total of \$3,336

Option 2 with HSA

- Paid \$1,824 annually,
- Paid \$3,000 deductible,
 - Paid \$900 in copay ($\$3,000 \times 30\% \text{ copay}$) and minus \$2,200 HSA reimbursement for a total of \$3,524