Comparison of an **INDIVIDUAL** Option 1 and Option 2 with HSA

Annual total in Monthly contributions:

- Option 1 is $1,836 ($153 x 12 months = $1,836)
- Option 2 is $624 ($52 x 12 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 x 10% 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 x 30% copay) and minus $2,200 HSA reimbursement for a total of $3,524