

## 2016-17 PPO vs. H.S.A. Claims Comparison

Claim	PPO	H.S.A.
\$450 in Rx Claims 2 Generics and 1 Name Brand Maintenance Medication Monthly	2 @ \$15 Generic 1 @ \$50 Brand	*\$450 @ 5 months/ 1 month @ \$290/ 6 months @ \$90
Monthly Total	\$80 per month	
Annual Total	\$960	
Deductible	\$0	\$2,500
Coinsurance paid by Employee	\$0	\$580
Out of Pocket including Deductible and Coinsurance	\$960	vs \$3,080
H.S.A. Contribution from the City	\$0	(\$1,650)
PPO Premiums Paid by Employee Family Rate	\$3,033	\$1,700
Total Cost to the Employee for this Scenario	\$3,993	vs \$3,130
Difference	(\$863)	\$863

Claim	PPO	H.S.A.
Individual has 5 doctor office visits	5 @ \$30	5 @ \$120
Total	\$150	\$600
Deductible	\$0	\$600
Coinsurance paid by Employee	\$0	\$0
Out of Pocket including Deductible and Coinsurance	\$0	\$600
Total Cost	\$150	vs \$600
H.S.A. Contribution from the City	\$0	(\$1,650)
PPO Premiums Paid by Employee Only Rate	\$919	\$218
Total Cost to the Employee for this Scenario	\$1,069	vs (\$832)
Difference	(\$1,901)	\$1,901

Claim	PPO	H.S.A.
\$225 For Home Oxygen Therapy	\$225 for 4 mos/ 1 mo \$162.50/ 3 months \$112.5/ 1 mo \$100	\$225 11 mos/ 1 month \$65
Monthly Total		
Annual Total	\$1,500	\$2,540
Deductible	\$1,000	\$2,500
Coinsurance	\$500	\$40
Total Out of Pocket including Deductible and Coinsurance	\$1,500	\$2,540
Total Cost	\$1,500	vs \$2,540
H.S.A. Contribution	\$0	(\$1,650)
PPO Premiums Paid by Employee and Spouse Rate	\$2,027	\$1,676
Total Cost to the Employee for this Scenario	\$3,527	vs \$2,566
Difference	(\$961)	\$961

* Month	Cost of Rx	EE Pays	HSA Pays		Running Total
1	\$450	\$450	\$0	0%	\$450
2	\$450	\$450	\$0	0%	\$900
3	\$450	\$450	\$0	0%	\$1,350
4	\$450	\$450	\$0	0%	\$1,800
5	\$450	\$450	\$0	0%	\$2,250
6	\$450	\$250	\$0	0% of \$250	\$2,500
		\$40	\$160	and 80% of \$200	\$2,540
7	\$450	\$90	\$360	80%	\$2,630
8	\$450	\$90	\$360	80%	\$2,720
9	\$450	\$90	\$360	80%	\$2,810
10	\$450	\$90	\$360	80%	\$2,900
11	\$450	\$90	\$360	80%	\$2,990
12	\$450	\$90	\$360	80%	\$3,080

Deductible met  
Coinsurance at 80%

	Monthly PPO Rates	Annually PPO Rates	Monthly H.S.A. Rates	Annually H.S.A. Rates	Difference w H.S.A. \$\$
Employee Rates					
Employee	\$76.56	\$918.72	\$18.15	\$217.80	\$2,350.92
Employee Spouse	\$168.91	\$2,026.92	\$139.65	\$1,675.80	\$2,001.12
Employee Child	\$108.61	\$1,303.32	\$45.56	\$546.72	\$2,406.60
Employee Children Family	\$153.98	\$1,847.76	\$109.32	\$1,311.84	\$2,185.92
	\$252.73	\$3,032.76	\$141.67	\$1,700.04	\$2,982.72