



Peter and his spouse

- Covers himself and his spouse
- Peter is generally healthy
- His spouse takes a specialty drug and has regular office visits
- Peter values the flexibility to see out-of-network provide

Peter's monthly contributions:

- \$255 for the Cigna HMO plan
- \$230 for the Cigna OAP 500 PPO plan
- \$50 for the Cigna OAP 2000 HSA plan

Into his HSA, he receives an automatic contribution from Enjoy

Peter and his spouse go to their annual checkup

Peter's spouse has 6 visits to their PCP at a cost of \$200 per visit (\$1,200 total cost)

Peter's spouse takes 6 prescriptions of specialty drugs that cost \$400 per prescription (\$2,400 total cost)

Peter has an unexpected trip to the emergency room (\$3,000 total cost)

Including his paycheck contributions, money in his HSA account, and his out-of-pocket expenses, Peter's total costs for the year are:

Peter has no money left over in his HSA at the end of 2021 (Peter can decide to contribute to his HSA with his own money up to the IRS limit)

Peter's Annual Expenses(1)

	Cigna HMO	Cigna OAP 500 PPO	Cigna OAP 2000 HSA	Kaiser CA(2)
	\$3,060	\$2,760	\$600	\$3,060
	\$0	\$0	- \$600	\$0
	\$0	\$0	\$0	\$0
	\$120	\$120	\$1,200	\$120
	\$600	\$600	\$1,800	\$840
	\$100	\$840	\$1,640	\$100
	\$3,880	\$4,320	\$4,640	\$4,120
	N/A	N/A	\$0	N/A

(1) Annual expenses assumed in-network provider utilization only.

(2) Benefits under Kaiser HMO in CA, OR and WA are very similar. While the total annual expenses will be different for each Kaiser HMO plan, the plan ranking would not change.