



## Jim

- Employee Only coverage
- Generally healthy and enjoys hiking and playing sports with friends on the weekend
- Has to visit an emergency room in 2021
- He's interested in saving money on a tax advantaged basis

Jim's monthly contributions:

- \$110 for the Cigna HMO plan
- \$100 for the Cigna OAP 500 PPO plan
- \$15 for the Cigna OAP 2000 HSA plan

Into his HSA, he receives an automatic contribution from Enjoy

Jim goes to his in-network doctor for an annual checkup

During a pickup basketball game with friends, Jim suffers an injury and has to go to the Emergency Room (\$3,000 total cost)

The ER doctor prescribes generic painkillers, which Jim picks up from his local pharmacy; he gets one refill (\$16 total cost)

He does physical therapy sessions monthly for six months as part of his rehabilitation (\$1,350 total cost)

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

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

## Jim's Annual Expenses(1)

	Cigna HMO	Cigna OAP 500 PPO	Cigna OAP 2000 HSA	Kaiser CA(2)
	\$1,320	\$1,200	\$180	\$1,320
	\$0	\$0	- \$600	\$0
	\$0	\$0	\$0	\$0
	\$100	\$840	\$2,280	\$100
	\$16	\$16	\$16	\$16
	\$240	\$240	\$270	\$240
	<b>\$1,676</b>	<b>\$2,296</b>	<b>\$2,146</b>	<b>\$1,676</b>
	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.