



Nancy

- Employee Only coverage
- Generally healthy with some allergies
- Has a family history of skin cancer

Nancy's monthly contributions:

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

Into her HSA, she receives an automatic contribution from Enjoy

Nancy goes to her in-network doctor for an annual checkup

Each month, she refills a generic prescription at an in-network pharmacy which costs \$8 per month (\$96 total cost)

She is worried about a mole and decides to see a dermatologist (\$200 per visit)

She gets one preferred brand prescription that has a total cost of \$45

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

Nancy has money left over in her HSA to use for future medical expenses

Nancy'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
	\$96	\$96	\$96	\$96
	\$40	\$40	\$200	\$40
	\$30	\$30	\$45	\$30
Including her paycheck contributions, money in her HSA account, and her out-of-pocket expenses, Nancy's total costs for the year are:	\$1,486	\$1,366	\$180	\$1,486
	N/A	N/A	\$259	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.