



Steve and his family

- Covers himself, his spouse, and their two children
- Steve has high cholesterol
- His spouse manages a heart condition
- His children are both active and generally healthy
- He's interested in saving money on a tax advantaged basis

Peter's monthly contributions:

- \$500 for the Cigna HMO plan
- \$475 for the Cigna OAP 500 PPO plan
- \$150 for the Cigna OAP 2000 HSA plan

Into his HSA, he receives an automatic contribution from Enjoy

All family members go to their annual checkup

Steve takes preferred brand drugs for his high cholesterol; he gets 6 prescriptions per year that cost \$45 per prescription (\$270 total cost)

Steve's spouse takes two specialty drugs per year for her heart condition that cost \$400 per prescription (\$800 total cost)

Steve's child visits an emergency room (\$3,000 total cost)

Steve's spouse sets up an additional PCP visit (\$200 per visit)

Steve's spouse stays in a hospital for several days (\$20,000 total cost)

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

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

Steve's Annual Expenses(1)

	Cigna HMO	Cigna OAP 500 PPO	Cigna OAP 2000 HSA	Kaiser CA(2)
	\$6,000	\$5,700	\$1,800	\$6,000
	\$0	\$0	- \$600	\$0
	\$0	\$0	\$0	\$0
	\$180	\$180	\$270	\$180
	\$200	\$200	\$800	\$280
	\$100	\$840	\$2,920	\$100
	\$20	\$20	\$144	\$20
	\$500	\$2,450	\$4,000	\$500
	\$7,000	\$9,390	\$9,334	\$7,080
	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.