

Boone County Health Plan Cost Estimation Worksheet

Use this worksheet to help you determine which plan might work best for you.

To help estimate costs, it is recommended that you view past Explanation of Benefits sent to you by Anthem, or pull a summary of your past years' claims from your account and Anthem.com.

Expenses below are subject to deductibles before co-insurance kicks in. Co-insurance is applied until the maximum out-of-pocket is reached. Prescription expenses do not count toward the deductible on the PPO Plan, but do count toward the deductible on the High Deductible Health Plan.

	TRADITIONAL PPO PLAN	HIGH-DEDUCTIBLE HEALTH PLAN WITH HEALTH SAVINGS ACCOUNT
Step 1: ADD INSURANCE PREMIUMS (ANNUAL) <i>See premium rate sheet.</i>	+	+
Step 2: ADD ESTIMATED MEDICAL EXPENSES (ANNUAL)	+	+
Deductible (Single / Family)	\$1,000 / \$2,000	\$3,400 / \$6,800
Co-insurance (After Deductible)	20%	20%
Max Out-of-Pocket (Single / Family)	\$3,500 / \$7,000	\$5,000 / \$10,000
*Preventive Care (checkups and Screenings)	0.00	0.00
Office Visits	+	+
Urgent Care Visits	+	+
Emergency Room Visits	+	+
Tests/Lab Work	+	+
Procedures/Surgeries	+	+
Therapy (Physical, Mental Health, etc.)	+	+
Prescription	+	+
Prescription	+	+
Prescription	+	+
Prescription	+	+
Prescription	+	+
Prescription	+	+
Other	+	+
TOTAL Annual Cost***		
Step 3: DEDUCT HSA Contributions		
Annual County HSA Contributions	N/A	-\$1,500.00
Annual Employee HSA Contributions**	N/A	
Step 4: TOTAL Net Annual Cost	PPO Plan:	HDHP:

**For a complete list of covered services, please see Anthem's Preventive Care flyer.*

*** (For employees enrolling in an HSA: Employees are urged to contribute to their HSA in addition to receiving employer contributions)*

****Remember to factor in 20% co-insurance for spending that exceeds your deductible. If your spending exceeds the max out-of-pocket amounts, your total annual cost for medical expenses*