

HSA versus PPO – Employee Only



HUMAN
RESOURCES

Single Employee with No Medical Expenses (Preventive Care Only)

	BASIC HSA	CORE HAS	SUREST
Submitted Claims	\$ 0	\$ 0	\$ 0
Employer HSA Contribution	\$ 2,050.00	\$ 1,050.00	\$ 0
Employee Claims Liability	\$ 0	\$ 0	\$ 0
Employee Premium Contributions	\$ 768.04	\$ 1,464.06	\$ 2,928.12
Total Employee Cost	(\$1,281.96)	\$ 414.06	\$ 2,928.12

Single Employee with \$2,500 of Medical Expenses

	BASIC HSA	CORE HSA	SUREST
Submitted Claims	\$2,500.00	\$2,500.00	\$2,500.00
Employer HSA Contribution	\$2,050.00	\$ 1,050.00	\$ 0
Employee Claims Liability	\$2,500.00 (deductible) + \$100.00 Rx copays)	\$1,500.00 (deductible) + \$200.00 (office visit and Rx copays)	Copay varies
Employee Premium Contributions	\$ 768.04	\$ 1,464.06	\$ 2,928.12
Total Employee Cost	\$1,318.04	\$2,114.06	\$2,928.12 + Copay

Single Employee with \$25,000 of Medical Expenses

	BASIC HSA	CORE HSA	SUREST
Submitted Claims	\$25,000.00	\$25,000.00	\$25,000.00
Employer HSA Contribution	\$ 2,050.00	\$ 1,050.00	\$ 0
Employee Claims Liability	\$ 4,000.00 (deductible)	\$1,500.00 (deductible) + \$500.00 (office visit copays)	Copay varies
Employee Premium Contributions	\$ 768.04	\$ 1,464.06	\$ 2,928.12
Total Employee Cost	\$2,718.04	\$2,414.06	\$2,928.12 + Copay

HDHP versus PPO - Family



HUMAN
RESOURCES

Family with \$500 in Medical Expenses

	BASIC HSA	CORE HSA	SUREST
Submitted Claims	\$ 500.00	\$ 500.00	\$ 500.00
Employer HSA Contribution	\$3,050.00	\$1,550.00	\$ 0
Employee Claims Liability	\$ 500.00	\$ 500.00	Copay varies
Employee Premium Contributions	\$4,235.92	\$6,840.08	\$9,900.02
Total Employee Cost	\$1,685.92	\$5,790.08	\$9,900.02 + Copay

Family with \$5,000 in Medical Expenses

	BASIC HSA	CORE HSA	SUREST
Submitted Claims	\$5,000.00	\$5,000.00	\$5,000.00
Employer HSA Contribution	\$3,050.00	\$1,550.00	\$ 0
Employee Claims Liability	\$5,000.00 (deductible)	\$3,000.00 (deductible) + \$400 (office visit copays)	Copay varies
Employee Premium Contributions	\$4,235.92	\$6,840.08	\$9,900.02
Total Employee Cost	\$6,185.92	\$8,690.08	\$9,900.02 + Copay

Family with \$50,000 in Medical Expenses

	BASIC HSA	CORE HSA	SUREST
Submitted Claims	\$50,000.00	\$50,000.00	\$50,000.00
Employer HSA Contribution	\$3,050.00	\$1,550.00	\$ 0
Employee Claims Liability	\$8,000.00 (deductible)	\$3,000.00 (deductible) + \$1,500.00 (office visit copays)	Copay varies
Employee Premium Contributions	\$4,235.92	\$6,840.08	\$9,900.02
Total Employee Cost	\$9,185.92	\$9,790.08	\$9,900.02 + Copay