

2020 Health Plan Comparison Maximum Exposure Calculation

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$879.84	\$1,219.40	\$2,584.40	\$2,698.80	\$3,940.04	\$8,830.64
Maximum Out-of-Pocket Cost	\$4,000	\$3,000	\$2,500	\$8,000	\$6,000	\$5,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$3,755.08	\$3,431.60	\$5,084.40	\$8,449.28	\$8,364.44	\$13,830.64

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$879.84	\$1,219.40	\$2,584.40	\$2,698.80	\$3,940.04	\$8,830.64
Maximum Out-of-Pocket Cost	\$4,000	\$3,000	\$2,500	\$8,000	\$6,000	\$5,000
Total Exposure	\$4,879.84	\$4,219.40	\$5,084.40	\$10,698.80	\$9,940.04	\$13,830.64

Wellness Incentive Rates

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$505.44	\$845.00	\$2,210.00	\$1,575.60	\$2,816.84	\$7,707.44
Maximum Out-of-Pocket Cost	\$4,000	\$3,000	\$2,500	\$8,000	\$6,000	\$5,000
State Paid HSA Contribution	(1124.76)	(787.80)	N/A	(2249.52)	(1575.60)	N/A
Total Exposure	\$3,380.68	\$3,057.20	\$4,710.00	\$7,326.08	\$7,241.24	\$12,707.44

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$505.44	\$845.00	\$2,210.00	\$1,575.60	\$2,816.84	\$7,707.44
Maximum Out-of-Pocket Cost	\$4,000	\$3,000	\$2,500	\$8,000	\$6,000	\$5,000
Total Exposure	\$4,505.44	\$3,845.00	\$4,710.00	\$9,575.60	\$8,816.84	\$12,707.44

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred within the Anthem provider network