

# Cost Comparison - Kaiser HMO to HSA PPO

(In network only)

<b><u>Kaiser HMO</u></b>	
Deductible = None	
OOP max = None	
Continuing CoPays	
<b><u>2009 Premiums</u></b>	
\$86.79	Employee
\$182.26	Ee Plus Spouse
\$156.22	Ee Plus Child
\$251.70	Family

<b><u>HSA PPO Plan</u></b>	
<b>Deductible:</b> \$1,500 / \$3,000	
<b>OOP max:</b> \$3,000 / \$6,000	
90/10 coverage to max.	
<b><u>2009 HSA PPO Premiums</u></b>	
Employee	\$23.84
Employee Plus Spouse	\$48.34
Employee Plus Child	\$41.66
Family	\$66.16

### Employee only

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$755
<b><u>HSA Contributions - Tax Benefit (Net)<sup>1</sup></u></b>		
HSA Funded To Deductible Amt	\$1,500 to HSA - Prem saved x 38%	\$283
Full HSA Annual Funding	\$3,000 to HSA - Prem saved x 38%	\$853
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$1,038</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$1,608</b>

### Employee Plus Spouse

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$1,607
<b><u>HSA Contributions - Tax Benefit (Net)<sup>1</sup></u></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$529
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,650
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$2,136</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$3,257</b>

### Employee Plus Child

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$1,375
<b><u>HSA Contributions - Tax Benefit (Net)<sup>1</sup></u></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$618
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,739
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$1,992</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$3,113</b>

### Family

<b><u>Annual Premium savings</u></b>		
Plan premium less HSA PPO Premium x 12 months		\$2,226
<b><u>HSA Contributions - Tax Benefit (Net)<sup>1</sup></u></b>		
HSA Funded To Deductible Amt	\$3,000 to HSA - Prem saved x 38%	\$294
Full HSA Annual Funding	\$5,950 to HSA - Prem saved x 38%	\$1,415
<b><u>Combined Savings - Funding HSA to Deductible Only</u></b>		<b>\$2,520</b>
<b><u>Combined Savings - Full HSA Funding</u></b>		<b>\$3,641</b>

<sup>1</sup> Tax rates: Fed 25%, State/Local 6%/FICA 7.65% = 38%