

## Cost Comparison - PPO to HSA PPO

(In network only)

|                             |                |
|-----------------------------|----------------|
| <b><u>PPO</u></b>           |                |
| Deductible = \$300/\$900    |                |
| OOP max = \$1,000 / \$2,000 |                |
| <b><u>2009 Premiums</u></b> |                |
| \$113.04                    | Employee       |
| \$237.40                    | Ee Plus Spouse |
| \$203.48                    | Ee Plus Child  |
| \$327.82                    | Family         |

|                                     |         |
|-------------------------------------|---------|
| <b><u>HSA PPO Plan</u></b>          |         |
| Deductible: \$1,500 / \$3,000       |         |
| OOP max: \$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                   |                                   | \$1,070        |
| <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% | \$163          |
| Full HSA Annual Funding   | \$3,000 to HSA - Prem saved x 38% | \$733          |
| <b><u>Combined Savings - Funding HSA to Deductible Only</u></b> |                                   | <b>\$1,234</b> |
| <b><u>Combined Savings - Full HSA Funding</u></b>               |                                   | <b>\$1,804</b> |

### Employee Plus Spouse

|   |                                   |                |
|---|-----------------------------------|----------------|
| <b><u>Annual Premium savings</u></b>                            |                                   |                |
| Plan premium less HSA PPO Premium x 12 months                   |                                   | \$2,269        |
| <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% | \$278          |
| Full HSA Annual Funding   | \$5,950 to HSA - Prem saved x 38% | \$1,399        |
| <b><u>Combined Savings - Funding HSA to Deductible Only</u></b> |                                   | <b>\$2,547</b> |
| <b><u>Combined Savings - Full HSA Funding</u></b>               |                                   | <b>\$3,668</b> |

### Employee Plus Child

|   |                                   |                |
|---|-----------------------------------|----------------|
| <b><u>Annual Premium savings</u></b>                            |                                   |                |
| Plan premium less HSA PPO Premium x 12 months                   |                                   | \$1,942        |
| <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% | \$402          |
| Full HSA Annual Funding   | \$5,950 to HSA - Prem saved x 38% | \$1,523        |
| <b><u>Combined Savings - Funding HSA to Deductible Only</u></b> |                                   | <b>\$2,344</b> |
| <b><u>Combined Savings - Full HSA Funding</u></b>               |                                   | <b>\$3,465</b> |

### Family

|   |                                   |                |
|---|-----------------------------------|----------------|
| <b><u>Annual Premium savings</u></b>                            |                                   |                |
| Plan premium less HSA PPO Premium x 12 months                   |                                   | \$3,140        |
| <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% | \$53           |
| Full HSA Annual Funding   | \$5,950 to HSA - Prem saved x 38% | \$1,068        |
| <b><u>Combined Savings - Funding HSA to Deductible Only</u></b> |                                   | <b>\$3,193</b> |
| <b><u>Combined Savings - Full HSA Funding</u></b>               |                                   | <b>\$4,208</b> |

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