

SAMPLE HSA SCENARIO SAVINGS*

See how you can save based on the following actual plan designs:

HSA-QUALIFIED PLAN:

Deductible: \$4,000
Co-insurance: 90%

Max OOP: \$8,000
Copay: none required

TRADITIONAL HEALTH PLAN:

Deductible: \$400
Co-insurance: 85%

Max OOP: \$4,000
Copay: \$25



SHOPPER

28%
savings

35 office visits & **\$10,000** in claims

HSA-QUALIFIED PLAN

annual premium **\$1,476**

OUT-of-POCKET

\$4,600



\$6,076 Sub TOTAL

TAX SAVINGS¹ (\$1,380)

TOTAL COST **\$4,696**

TRADITIONAL HEALTH PLAN

annual premium **\$4,692**

OUT-of-POCKET

\$1,840



\$6,532 Sub TOTAL

TAX SAVINGS¹ (\$0)

TOTAL COST **\$6,532**



SURVIVOR

22%
savings

30 office visits & **\$40,000** in claims

HSA-QUALIFIED PLAN

annual premium **\$1,476**

OUT-of-POCKET

\$7,600



\$9,076 Sub TOTAL

TAX SAVINGS¹ (\$2,280)

TOTAL COST **\$6,796**

TRADITIONAL HEALTH PLAN

annual premium **\$4,692**

OUT-of-POCKET

\$4,000



\$8,692 Sub TOTAL

TAX SAVINGS¹ (\$0)

TOTAL COST **\$8,692**



SAVER

53%
savings

05 office visits & **\$1,450** in claims

HSA-QUALIFIED PLAN

annual premium **\$1,476**

OUT-of-POCKET **\$1,450**

Sub TOTAL **\$2,926**

TAX SAVINGS¹ **(\$435)**

TOTAL COST **\$2,491**

TRADITIONAL HEALTH PLAN

annual premium **\$4,692**

OUT-of-POCKET **\$558**

Sub TOTAL **\$5,250**

TAX SAVINGS¹ **(\$0)**

TOTAL COST **\$5,250**



MINIMALIST

66%
savings

01 office visits & **\$285** in claims

HSA-QUALIFIED PLAN

annual premium **\$1,476**

OUT-of-POCKET **\$285**

Sub TOTAL **\$1,761**

TAX SAVINGS¹ **(\$86)**

TOTAL COST **\$1,676**

TRADITIONAL HEALTH PLAN

annual premium **\$4,692**

OUT-of-POCKET **\$285**

Sub TOTAL **\$4,977**

TAX SAVINGS¹ **(\$0)**

TOTAL COST **\$4,977**

But wait, there's *more!*

The more you contribute to your HSA the more you save on taxes.

HSA contribution limits: ²	2015	2016	At age 55, an additional \$1,000 contribution is allowed annually.
Individual limit:	\$3,350	\$3,350	
Family limit:	\$6,650	\$6,750	

¹ Savings based on a 30% income tax rate. Results may vary depending on your individual income tax rate

² See IRS publication 969 for additional details.

HSAs are never taxed at a federal level when used for qualified medical expenses. Most states also recognize HSAs as tax-free, with few exceptions. Consult a tax advisor regarding your state's specific laws.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.