Employee Cost Example for 2015 Plans

Assumptions for example:
- Each employee had $500 in medical claims for the year
- Had 5 physician visits and 5 prescriptions

**Employee A – Standard Plan Employee + Children**

12 months of premiums: $118.03 \times 12 = $1416.36

Co-pays & Prescriptions: $45 \times 5 \text{ visits} = $225.00

**TOTAL COST** = $1641.36

**Employee B – HDHP Plan Employee + Children**

12 months of premiums: $26.05 \times 12 = $312.60

Out of pocket (deductible not met): $100 \times 5 \text{ visits} = $500.00

**TOTAL COST** = $812.60

Employee B also has a Health Savings Account (HSA) where they put the difference between Standard premium and HDHP premium.

**Employee HSA Cost:** $90 \times 12 = $1080.00

**MSU HSA contributions:** $600.00

**TOTAL IN HSA** = $1680.00

**Employee B – Total Cost**

**Premiums:** $26.05 \times 12 = $312.60

**HSA Contributions:** $1080.00

**Out of pocket (deductible not met)** = $100 \times 5 \text{ visits} = $500.00 \text{ (Paid out of HSA)}

**TOTAL COST OUT OF POCKET** = $1392.60

**TOTAL IN HSA TO ROLLOVER** = $1180.00

**Summary:** By taking an HDHP plan Employee B spent ~$245 less out of pocket for the year and has ~$1180 remaining in their HSA to use in future years.