

Town of Concord
Comparison of Benchmark to HSA-Qualified Plans
Employee Costs & Exposure
Harvard Pilgrim – Family Coverage

*The following chart compares the fixed costs and total exposure of the Benchmark and HSA-Qualified plans.
Employees are encouraged to review plan documents, the only source on which coverage is based, when comparing plan costs.*

Benchmark HMO	HSA-Qualified HMO
Premiums – Fixed Costs	
You Pay: Annual Premium = \$13,478	You Pay: Annual Premium = \$9,449 <i>And \$2,000 is contributed by Town to Employee's HSA</i>
Total Exposure for Family	
\$13,478 Premium PLUS Medical Expenses: Up to \$2,000 per person; \$4,000 per family via deductible (\$300 per person; \$900 for Family) & Copays, e.g.: ➤ Hospital \$500 ➤ Surgery \$250 ➤ ER Visit \$100 ➤ MRI or CT \$100 ➤ Specialist \$45 ➤ Primary Care \$20 PLUS Rx copays: Up to \$3,000 per person; \$6,000 per family, e.g.: ➤ 30 Days: \$10/\$30/\$65 ➤ 90 Days: \$25/\$75/\$165	\$9,449 Premium PLUS <ul style="list-style-type: none"> • No more than \$4,000 Medical Expenses • No more than \$13,100 Medical + Rx Expenses combined After \$4,000 Med/Rx deductible, pay Rx copays ONLY, up to the \$13,100 max, e.g.: ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165 MINUS \$2,000 of Town-contributed HSA funds (but employee's HSA can't be used for children who aren't tax dependent)

**\$6,030
Saved!**

Please see page 2 of this document for cost scenarios based on these plan provisions

Cost Scenarios for Medical Services Harvard Pilgrim – Family Coverage

The following chart compares costs based on Benchmark and HSA-Qualified plan coverage for non-preventative medical services. Prescription costs are not included in these scenarios.

Employees are encouraged to review plan documents, the only source on which coverage is based, when comparing plan costs.

Benchmark HMO <i>Premium = \$13,478</i>	HSA-Qualified HMO <i>Premium = \$9,449 (Employee Cost)</i>
Scenario #1: \$900 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,778 + copays	You Pay: Premium + \$0* = \$9,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$5,430 +</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; \$1,100 remains in HSA account</p>
Scenario #2: \$900 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* = \$14,378	You Pay: Premium + \$0* = \$9,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$6,030</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; \$1,100 remains in HSA account</p>
Scenario #3: \$2,000 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,778 + copays	You Pay: Premium + \$0* = \$9,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$4,330 +</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p>
Scenario #4: \$2,000 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* + copays = \$14,378 + copays	You Pay: Premium + \$0* = \$9,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$4,930 +</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p>
Scenario #5: \$4,000 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,778 + copays	You Pay: Premium + \$2,000* = \$11,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$2,330 to \$4,030</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p> <p style="margin-top: 10px;">Pay no more than \$2,000 medical per person, Premiums + Medical Max = \$15,478</p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid, Premium + Medical Max - Town Paid HSA = \$11,449</p>
Scenario #6: \$4,000 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* + copays = \$14,378 + copays	You Pay: Premium + \$2,000* = \$11,449 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$2,930 to \$6,030</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p> <p style="margin-top: 10px;">Pay no more than \$4,000 medical per family, Premiums + Medical Max = \$17,478</p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid, Premium + Medical Max - Town Paid HSA = \$11,449</p>
* Deductible = \$300 per person w/max of \$900 per family; doesn't apply to routine office visits	

