

**Town of Concord**  
**Comparison of Benchmark to HSA-Qualified Plans**  
**Employee Costs & Exposure**  
**Fallon Select – 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.*

<b>Benchmark HMO</b>	<b>HSA-Qualified HMO</b>
<b>Premiums – Fixed Costs</b>	
You Pay: Annual Premium = <b>\$8,928</b>	You Pay: Annual Premium = <b>\$7,356</b>  <i>And \$2,000 is contributed by Town to Employee's HSA</i>
<b>Total Exposure for Family</b>	
<b>\$8,928 Premium</b>  <b>PLUS</b>  <b>No more than</b> <b>\$2,000 per person; \$4,000 per family</b> <b>for Medical &amp; Rx Expenses combined</b> 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 ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165	<b>\$7,356 Premium</b>  <b>PLUS</b>  <ul style="list-style-type: none"> <li>• <b>No more than \$4,000 Medical Expenses</b></li> <li>• <b>No more than \$13,100 Medical + Rx Expenses combined</b>            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</li> </ul> <b>MINUS</b>  <b>\$2,000 of Town-contributed HSA funds</b> (but employee's HSA can't be used for children who aren't tax dependent)

**\$3,572  
Saved!**

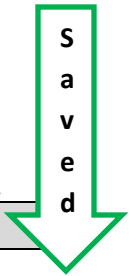
***Please see Page 2 of this document for cost scenarios based on these plan provisions***

## Cost Scenarios for Medical Services Fallon Select – 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.*

<b>Benchmark HMO</b>	<b>HSA-Qualified HMO</b>
<i>Premium = \$8,928 (Employee Cost)</i>	<i>Premium = \$7,356 (Employee Cost)</i>
<b>Scenario #1: \$900 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays <b>= \$9,228 + copays</b>	You Pay: Premium + \$0* <b>= \$7,356</b> <i>* Use Town-contributed HSA funds to pay \$900 of deductible;  <b>\$1,100 remains in HSA account</b></i>
<b>Scenario #2: \$900 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* <b>= \$9,828</b>	You Pay: Premium + \$0* <b>= \$7,356</b> <i>* Use Town-contributed HSA funds to pay \$900 of deductible;  <b>\$1,100 remains in HSA account</b></i>
<b>Scenario #3: \$2,000 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays <b>= \$9,228 + copays</b>	You Pay: Premium + \$0* <b>= \$7,356</b> <i>* Use Town-contributed HSA funds to pay \$2,000 of deductible;  <b>\$0 remains in HSA account</b></i>
<b>Scenario #4: \$2,000 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* + copays <b>= \$9,828 + copays</b>	You Pay: Premium + \$0* <b>= \$7,356</b> <i>* Use Town-contributed HSA funds to pay \$2,000 of deductible;  <b>\$0 remains in HSA account</b></i>
<b>Scenario #5: \$4,000 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays <b>= \$9,228 + copays</b>  Pay no more than \$2,000 medical per person, <b>Premium + Medical Max = \$10,928</b>	You Pay: Premium + \$2,000* <b>= \$9,356</b> <i>* Use Town-contributed HSA funds to pay \$2,000 of deductible;  <b>\$0 remains in HSA account</b></i>  Medical services covered in full after \$4,000 paid, <b>Premium + Medical Max - Town Paid HSA = \$9,356</b>
<b>Scenario #6: \$4,000 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* + copays <b>= \$9,828 + copays</b>  Pay no more than \$4,000 medical per family, <b>Premium + Medical Max = \$12,928</b>	You Pay: Premium + \$2,000* <b>= \$9,356</b> <i>* Use Town-contributed HSA funds to pay \$2,000 of deductible;  <b>\$0 remains in HSA account</b></i>  Medical services covered in full after \$4,000 paid, <b>Premium + Medical Max - Town Paid HSA = \$9,356</b>
<i>* Deductible = \$300 per person w/max of \$900 per family; doesn't apply to routine office visits</i>	<b>\$472 to \$3,572</b>



**\$2,972 +**

**\$3,572**

**\$1,872 +**

**\$2,472 +**

**\$1,572**