

Town of Concord
Comparison of Benchmark to HSA-Qualified Plans
Employee Costs & Exposure
Fallon Direct – Individual 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 = \$2,808	You Pay: Annual Premium = \$2,290 <i>And \$1,000 is contributed by Town to Employee's HSA</i>
Total Exposure for Individual	
\$2,808 Premium PLUS No more than \$2,000 for Medical & Rx Expenses combined via \$300 deductible & Copays, e.g.: <ul style="list-style-type: none"> ➤ 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 	\$2,290 Premium PLUS <ul style="list-style-type: none"> • No more than \$2,000 Medical Expenses • No more than \$6,550 Medical + Rx Expenses combined After \$2,000 Med/Rx deductible, pay Rx copays ONLY, up to the \$6,550 max, e.g.: <ul style="list-style-type: none"> ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165 MINUS \$1,000 of Town-contributed HSA funds

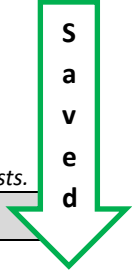
\$1,518
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Please see Page 2 of this document for cost scenarios based on these plan provisions

Cost Scenarios for Medical Services
Fallon Direct – Individual 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 = \$2,808 (Employee Cost)</i>	HSA-Qualified HMO <i>Premium = \$2,290 (Employee Cost)</i>
Scenario #1: \$300 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* = \$3,108	You Pay: Premium + \$0* = \$2,290 <i>* Use Town-contributed HSA funds to pay \$300 of deductible; \$700 remains in HSA account</i>
	\$1,518
Scenario #2: \$1,000 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* + copays = \$3,108 + copays	You Pay: Premium + \$0* = \$2,290 <i>* Use Town-contributed HSA funds to pay \$1,000 of deductible; \$0 remains in HSA account</i>
	\$818 +
Scenario #3: \$4,000 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* + copays = \$3,108 + copays Pay no more than \$2,000 medical, Premium + Medical Max = \$4,808	You Pay: Premium + \$1,000* = \$3,290 <i>* Use Town-contributed HSA funds to pay \$1,000 of deductible; \$0 remains in HSA account</i> Medical services covered in full after \$2,000 paid; Premium + Medical Max –Town Paid HSA = \$3,290
<i>* Deductible doesn't apply to routine office visits</i>	\$1,518

Please see Page 1 of this document for comparison of fixed costs and total exposure