

## Worst Case Scenario for KBSD Health Plan Out of Pocket costs

If member(s) maxed out their deductible and out of pocket maximum, this is their total out of pocket cost for each Plan. Assumptions: Used in-Network (PPO) providers and facilities.

	CURRENT				PROPOSAL				
	Employee Only HRA	Employee Only HSA	Family HRA	Family HSA	Employee Only HRA	Employee Only HSA	Family HRA	Family HSA	
Deductible	(\$1,500)	(\$1,700)	(\$3,000)	(\$3,400)	Deductible	(\$3,300)	(\$3,300)	(\$6,600)	(\$6,600)
Out of Pocket Max	(\$2,000)	(\$2,000)	(\$4,000)	(\$4,000)	Out of Pocket Max	(\$2,000)	(\$2,000)	(\$4,000)	(\$4,000)
Total Employee Expense	(\$3,500)	(\$3,700)	(\$7,000)	(\$7,400)		(\$5,300)	(\$5,300)	(\$10,600)	(\$10,600)
Less Employer Contribution	\$1,000	\$1,000	\$1,000	\$1,000	Less Employer Contribution	\$4,400	\$4,400	\$6,300	\$6,300
<b>Total Out of Pocket Minus HRA/HSA Contribution</b>	<b>(\$2,500)</b>	<b>(\$2,700)</b>	<b>(\$6,000)</b>	<b>(\$6,400)</b>		<b>(\$900)</b>	<b>(\$900)</b>	<b>(\$4,300)</b>	<b>(\$4,300)</b>
					Benefit to the employee compared to the current plan	\$1,600	\$1,800	\$1,700	\$2,100

## Best Case Scenario for KPSD Health Plan Out of Pocket costs

**If member(s) only used the Plan for Preventive visits during the Calendar Year. Assumptions: Used in-Network (PPO) providers and facilities.**