

Worst Case Scenario for KPBSD 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
Total Out of Pocket Minus HRA/HSA Contribution	(\$2,500)	(\$2,700)	(\$6,000)	(\$6,400)		(\$900)	(\$900)	(\$4,300)	(\$4,300)
					Benefit to the employee compared to the current plan	\$1,600	\$1,800	\$1,700	\$2,100

Best Case Scenario for KPBSD 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.

	CURRENT					PROPOSAL			
	Employee Only HRA	Employee Only HSA	Family HRA	Family HSA		Employee Only HRA	Employee Only HSA	Family HRA	Family HSA
Deductible	\$0	\$0	\$0	\$0	Deductible	\$0	\$0	\$0	\$0
Out of Pocket Max	\$0	\$0	\$0	\$0	Out of Pocket Max	\$0	\$0	\$0	\$0
Total Employee Expense	\$0	\$0	\$0	\$0		\$0	\$0	\$0	\$0
Less Employer Contribution	\$1,000	\$1,000	\$1,000	\$1,000	Less Employer Contribution	\$4,400	\$4,400	\$6,300	\$6,300
Total Benefit of HRA/HSA Contribution	\$1,000	\$1,000	\$1,000	\$1,000		\$4,400	\$4,400	\$6,300	\$6,300
					Benefit to the employee compared to the current plan	\$3,400	\$3,400	\$5,300	\$5,300