

## Which Plan Fits You Best?

	 <p><b>MEET TERENCE</b></p> <ul style="list-style-type: none"> <li>• Age 26</li> <li>• Unmarried, no children</li> <li>• Uses health care infrequently</li> </ul>	 <p><b>MEET ASHNA</b></p> <ul style="list-style-type: none"> <li>• Age 36</li> <li>• Married, 2 children</li> <li>• Expecting third child</li> <li>• Uses health care frequently</li> </ul>	 <p><b>MEET JIN</b></p> <ul style="list-style-type: none"> <li>• Age 50</li> <li>• Married, no children to cover</li> <li>• Uses health care frequently – husband has diabetes</li> </ul>
Expected Health Care Usage:	<ul style="list-style-type: none"> <li>• 1 physical exam</li> <li>• 2 additional visits with primary care physician</li> <li>• 2 prescriptions for allergies</li> </ul>	<ul style="list-style-type: none"> <li>• 2 physical exams</li> <li>• 1 well woman exam</li> <li>• 4 well child exams</li> <li>• 15 primary physician visits</li> <li>• 40 specialist visits</li> <li>• 2 emergency room visits</li> <li>• Childbirth</li> <li>• 1 ICU stay</li> <li>• 32 generic prescriptions (retail location)</li> <li>• 20 brand formulary prescriptions</li> </ul>	<ul style="list-style-type: none"> <li>• 2 physical exams</li> <li>• 4 primary physician visits</li> <li>• 8 specialist visits</li> <li>• 1 outpatient surgery</li> <li>• 12 generic prescriptions—preventive (retail)</li> <li>• 9 brand formulary prescriptions</li> </ul>
Estimated annual costs under each plan option*:			
Medical HSA Plan	Payroll deductions: \$923 Plus Out-of-pocket costs: \$320 Less Publicis HSA contribution: \$250 <b>Total Employee Cost: \$993</b>	Payroll deductions: \$3,489 Plus Out-of-pocket costs: \$11,772 Less Publicis HSA contribution: \$500 <b>Total Employee Cost: \$15,121</b>	Payroll deductions: \$2,703 Plus Out-of-pocket costs: \$4,064 Less Publicis HSA contribution: \$500 <b>Total Employee Cost: \$6,267</b>
Standard PPO	Payroll deductions: \$1,315 Plus Out-of-pocket costs: \$80 <b>Total Employee Cost: \$1,395</b>	Payroll deductions: \$4,783 Plus Out-of-pocket costs: \$11,125 <b>Total Employee Cost: \$15,908</b>	Payroll deductions: \$3,596 Plus Out-of-pocket costs: \$2,440 <b>Total Employee Cost: \$6,036</b>
Premier PPO	Payroll deductions: \$2,085 Plus Out-of-pocket costs: \$60 <b>Total Employee Cost: \$2,145</b>	Payroll deductions: \$7,253 Plus Out-of-pocket costs: \$7,500 <b>Total Employee Cost: \$14,753</b>	Payroll deductions: \$5,252 Plus Out-of-pocket costs: \$1,960 <b>Total Employee Cost: \$7,212</b>
	For Terrence, the Medical HSA Plan is the most cost-effective plan option. He can also add funds to an HSA to pay for services next year and/or in the future.	For Ashna, the Premier PPO is the most cost-effective medical plan option. She may also want to consider the Medical HSA Plan, which offers the Company-funded, triple-tax-free HSA.	For Jin, the Standard PPO is the most cost-effective medical plan option. He may also want to consider the Medical HSA Plan, which offers the Company-funded, triple-tax-free HSA.

\* The medical plan contributions display actual employee contributions, and while representational of the difference in annual contributions among the three plan options, may differ from your own annual contributions. These profiles are illustrative only, and you should base your choice of medical plan options on your personal needs and situation.