

## 2019 Illinois Agent's Group Medical Evaluation

### Assumes In-Network

#### ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$132,900

##### Member + all dependents(member, wife, and at least 1 child)

Option 1A 1,000 dollar family deductible 3,000 Max Family out of pocket(this number includes your deductible)  
 Option 2 A 2,700 dollar family deductible 6,000 Max Family out of pocket(this number includes your deductible)  
 Option 3A 5,000 dollar family deductible 10,000 Max Family out of pocket(this number includes your deductible)

##### 2,500 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
<b>Total Cost for Option 1</b>	<b>25,295.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>27,032.02</b>

##### 2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 2</b>	<b>13,755.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 2</b>	<b>14,245.56</b>

##### 2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>7,065.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 3</b>	<b>6,902.85</b>

##### 5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
<b>Total Cost for Option 1</b>	<b>25,545.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>27,282.02</b>

##### 5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,700.00
Co Insurance Costs(10% in network PPO)	230.00
<b>Total Cost for Option 2</b>	<b>14,185.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(732.50)
<b>True Total Cost for Option 2</b>	<b>14,568.06</b>

##### 5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>9,565.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(1,250.00)
<b>True Total Cost for Option 3</b>	<b>8,777.85</b>

##### 10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
<b>Total Cost for Option 1</b>	<b>26,045.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>27,782.02</b>

##### 10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,700.00
Co Insurance Costs(10% in network PPO)	730.00
<b>Total Cost for Option 2</b>	<b>14,685.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(857.50)
<b>True Total Cost for Option 2</b>	<b>14,943.06</b>

##### 10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
<b>Total Cost for Option 3</b>	<b>10,065.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(1,375.00)
<b>True Total Cost for Option 3</b>	<b>9,152.85</b>

##### 20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
<b>Total Cost for Option 1</b>	<b>27,045.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>28,782.02</b>

##### 20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,700.00
Co Insurance Costs(10% in network PPO)	1,730.00
<b>Total Cost for Option 2</b>	<b>15,685.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(1,107.50)
<b>True Total Cost for Option 2</b>	<b>15,693.06</b>

##### 20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
<b>Total Cost for Option 3</b>	<b>11,065.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(1,625.00)
<b>True Total Cost for Option 3</b>	<b>9,902.85</b>

##### 40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>27,145.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>28,882.02</b>

##### 40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,700.00
Co Insurance Costs(10% in network PPO)	3,300.00
<b>Total Cost for Option 2</b>	<b>17,255.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>16,870.56</b>

##### 40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
<b>Total Cost for Option 3</b>	<b>13,065.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(1,750.00)
<b>True Total Cost for Option 3</b>	<b>11,777.85</b>

##### 100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	24,145.32
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>27,145.32</b>
15% Self Employment Tax you will pay	1,736.70
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>28,882.02</b>

##### 100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	11,255.16
Deductible Cost	2,700.00
Co Insurance Costs(10% in network PPO)	3,300.00
<b>Total Cost for Option 2</b>	<b>17,255.16</b>
15% Self Employment Tax you will pay	1,115.40
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>16,870.56</b>

##### 100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	4,565.04
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
<b>Total Cost for Option 3</b>	<b>14,565.04</b>
15% Self Employment Tax you will pay	462.81
HSA Deduction Tax Savings	(1,750.00)
<b>True Total Cost for Option 3</b>	<b>13,277.85</b>