2021 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$142,800

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	2,800 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		2,500 dollars in Medical Related Expenses		2,500 dollars in Medical Related Expenses	
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	29,062.44	Premiums	15,255.36	Premiums	5,925.60
Deductible Cost	1,000.00	Deductible Cost	2,500.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	150.00	Co Insurance Costs(10% in network PPO)	-	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1	30,212.44	Total Cost for Option 2	17,755.36	Total Cost for Option 3	8,425.60
15% Self Employment Tax you will pay	2,115.42	15% Self Employment Tax you will pay	1,531.86	15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	32,327.86	True Total Cost for Option 2	18,662.22	True Total Cost for Option 3	8,428.00
True Total Cost for Option 1	32,327.00	True Total Cost for Option 2	10,002.22	True Total Cost for Option 3	8,428.00
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expenses	
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	29,062.44	Premiums	15,255.36	Premiums	5,925.60
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	220.00	Co Insurance Costs(10% in network PPO)	=
Total Cost for Option 1 15% Self Employment Tax you will pay	30,462.44 2,115.42	Total Cost for Option 2 15% Self Employment Tax you will pay	18,275.36 1,531.86	Total Cost for Option 3 15% Self Employment Tax you will pay	10,925.60 627.40
	2,113.12				
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(755.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	32,577.86	True Total Cost for Option 2	19,052.22	True Total Cost for Option 3	10,303.00
10,000 dollars in Medical Related Expenses	5	10,000 dollars in Medical Related Expens	es	10,000 dollars in Medical Related Expens	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	29,062.44	Premiums	15,255.36	Premiums	5,925.60
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	720.00	Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 1	30,962.44	Total Cost for Option 2	18,775.36	Total Cost for Option 3	11,425.60
15% Self Employment Tax you will pay	2,115.42	15% Self Employment Tax you will pay	1,531.86	15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(880.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	33,077.86	True Total Cost for Option 2	19,427.22	True Total Cost for Option 3	10,678.00
20 000 dollars in Medical Related Expenses		20.000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expenses	
20,000 dollars in Medical Related Expenses	5	20,000 dollars in Medical Related Expens	es	20,000 dollars in Medical Related Expens	es
20,000 dollars in Medical Related Expenses	5	20,000 dollars in Medical Related Expens	es	20,000 dollars in Medical Related Expens	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums	29,062.44	Option 2 Cost Premiums	15,255.36	Option 3 Cost Premiums	5,925.60
Option 1 Cost Premiums Deductible Cost	29,062.44 1,000.00	Option 2 Cost Premiums Deductible Cost	15,255.36 2,800.00	Option 3 Cost Premiums Deductible Cost	5,925.60 5,000.00
Option 1 Cost Premiums	29,062.44	Option 2 Cost Premiums	15,255.36	Option 3 Cost Premiums	5,925.60
Option 1 Cost Premiums Deductible Cost	29,062.44 1,000.00	Option 2 Cost Premiums Deductible Cost	15,255.36 2,800.00	Option 3 Cost Premiums Deductible Cost	5,925.60 5,000.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	29,062.44 1,000.00 1,900.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,255.36 2,800.00 1,720.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	5,925.60 5,000.00 1,500.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	5,925.60 5,000.00 1,500.00 12,425.60
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	29,062.44 1,000.00 1,900.00 31,962.44	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	5,925.60 5,000.00 1,500.00 12,425.60 627.40
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums	5,925.60 5,000.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00)	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00)
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expense	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 (1,500.00) 21,287.22	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	5,925.60 5,000.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 (1,500.00) 21,287.22 ses	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	5,925.60 5,000.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22 ses	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expen Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	5,925.60 5,000.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22 ses	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expen Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	5,925.60 5,000.00 1,500.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	29,062.44 1,000.00 1,900.00 31,962.44 2,115.42 - 34,077.86 29,062.44 1,000.00 2,000.00 32,062.44 2,115.42 - 34,177.86	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,255.36 2,800.00 1,720.00 19,775.36 1,531.86 (1,130.00) 20,177.22 es 15,255.36 2,800.00 3,200.00 21,255.36 1,531.86 (1,500.00) 21,287.22 ses	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expen Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	5,925.60 5,000.00 1,500.00 12,425.60 627.40 (1,625.00) 11,428.00 es 5,925.60 5,000.00 3,500.00 14,425.60 627.40 (1,800.00) 13,253.00