### **Assumes In-Network**

# ASSUME INCORPORATED AGENT

True Total Cost for Option 1

13,016.88

Member o	nlv	
Option 1A	500 dollar deductible	1.500 Max out of pocket
Option 2 A	1,400 dollar deductible	3,000 Max out of pocket
Option 3A	2,500 dollar deductible	5,000 Max out of pocket

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	11,516.88	Premiums	5,604.24	Premiums	2,148.96
Deductible Cost	500.00	Deductible Cost	1,400.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	200.00	Co Insurance Costs(10% in network PPO)	110.00	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1	12,216.88	Total Cost for Option 2	7,114.24	Total Cost for Option 3	4,648.96
15% Self Employment Tax you will pay		15% Self Employment Tax you will pay		15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(377.50)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	12,216.88	True Total Cost for Option 2	6,736.74	True Total Cost for Option 3	4,023.96
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	11,516.88	Premiums	5,604.24	Premiums	2,148.96
Deductible Cost	500.00	Deductible Cost	1,400.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	450.00	Co Insurance Costs(10% in network PPO)	360.00	Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 1 15% Self Employment Tax you will pay	12,466.88	Total Cost for Option 2 15% Self Employment Tax you will pay	7,364.24	Total Cost for Option 3 15% Self Employment Tax you will pay	4,898.96
HSA Deduction Tax Savings	_	HSA Deduction Tax Savings	(440.00)	HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 1	12,466.88	True Total Cost for Option 2	6,924.24	True Total Cost for Option 3	4,211.46
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10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expense	S	10,000 dollars in Medical Related Expense	S
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	11,516.88	Premiums	5,604.24	Premiums	2,148.96
Deductible Cost	500.00	Deductible Cost	1,400.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	950.00	Co Insurance Costs(10% in network PPO)	860.00	Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 1 15% Self Employment Tax you will pay	12,966.88	Total Cost for Option 2 15% Self Employment Tax you will pay	7,864.24	Total Cost for Option 3 15% Self Employment Tax you will pay	5,398.96
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(565.00)	HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 1	12,966.88	True Total Cost for Option 2	7,299.24	True Total Cost for Option 3	4,586.46
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expense	s	20,000 dollars in Medical Related Expense	s
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums	11,516.88	Option 2 Cost Premiums	5,604.24	Option 3 Cost Premiums	2,148.96
Option 1 Cost Premiums Deductible Cost	500.00	Option 2 Cost Premiums Deductible Cost	5,604.24 1,400.00	Option 3 Cost Premiums Deductible Cost	2,148.96 2,500.00
Option 1 Cost Premiums		Option 2 Cost Premiums	5,604.24	Option 3 Cost Premiums	2,148.96
Option 1 Cost Premiums Deductible Cost	500.00	Option 2 Cost Premiums Deductible Cost	5,604.24 1,400.00	Option 3 Cost Premiums Deductible Cost	2,148.96 2,500.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	500.00 1,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	5,604.24 1,400.00 1,600.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	2,148.96 2,500.00 1,750.00
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	500.00 1,000.00	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b>	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	2,148.96 2,500.00 1,750.00 <b>6,398.96</b>
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	500.00 1,000.00 13,016.88	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b> (750.00) <b>7,854.24</b>	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	2,148.96 2,500.00 1,750.00 <b>6,398.96</b> (887.50) <b>5,511.46</b>
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	500.00 1,000.00 13,016.88	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b> (750.00) <b>7,854.24</b>	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	2,148.96 2,500.00 1,750.00 <b>6,398.96</b> (887.50) <b>5,511.46</b>
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	500.00 1,000.00 13,016.88 - 13,016.88	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b> (750.00) <b>7,854.24</b>	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 Expense Option 3 Cost	2,148.96 2,500.00 1,750.00 <b>6,398.96</b> (887.50) <b>5,511.46</b>
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	13,016.88 13,016.88	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b> (750.00) <b>7,854.24</b>	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 Expense Option 3 Cost Premiums	2,148.96 2,500.00 1,750.00 <b>6,398.96</b> (887.50) <b>5,511.46</b>
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	500.00 1,000.00 13,016.88 - 13,016.88	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	5,604.24 1,400.00 1,600.00 <b>8,604.24</b> (750.00) <b>7,854.24</b>	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 Expense Option 3 Cost	2,148.96 2,500.00 1,750.00 <b>6,398.96</b> (887.50) <b>5,511.46</b>
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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	500.00 1,000.00 13,016.88 - 13,016.88 11,516.88 500.00 1,000.00 13,016.88	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	5,604.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24	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 Expense 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	2,148.96 2,500.00 1,750.00 6,398.96 (887.50) 5,511.46 s 2,148.96 2,500.00 2,500.00 7,148.96 (912.50) 6,236.46
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)	13,016.88  11,516.88  500.00 1,000.00  13,016.88	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)	5,604.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24	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 Expense 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 Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	2,148.96 2,500.00 1,750.00 6,398.96 (887.50) 5,511.46 s 2,148.96 2,500.00 2,500.00 6,236.46 es 2,148.96 2,500.00 2,500.00 2,500.00
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	13,016.88  11,516.88  500.00 1,000.00  13,016.88	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)  Total Cost for Option 2	5,604.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24	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 Expense 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 Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)  Total Cost for Option 3	2,148.96 2,500.00 1,750.00 6,398.96 (887.50) 5,511.46 2,500.00 2,500.00 7,148.96 (912.50) 6,236.46
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)	13,016.88  11,516.88  500.00 1,000.00  13,016.88	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)	5,604.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24 1,400.00 1,600.00 8,604.24 (750.00) 7,854.24	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 Expense 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 Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	2,148.96 2,500.00 1,750.00 6,398.96 (887.50) 5,511.46 s 2,148.96 (912.50) 6,236.46 es 2,148.96 2,500.00 2,500.00 2,500.00

7,854.24

True Total Cost for Option 3

6,236.46

True Total Cost for Option 2

### **Assumes In-Network**

# ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$147,000

True Total Cost for Option 1

48,262.13

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	<b>;</b>	2,500 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6.124.32
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	33,973.12	Total Cost for Option 2	18,472.00	Total Cost for Option 3	8,624.32
15% Self Employment Tax you will pay	12,439.01	15% Self Employment Tax you will pay	8,334.63	15% Self Employment Tax you will pay	3,255.23
USA Deduction Tou Southern		USA Deduction Tou Series	(635.00)	UCA Daductica Tau Caulana	(635.00)
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	46,412.13	True Total Cost for Option 2	26,181.63	True Total Cost for Option 3	11,254.55
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expenses	•	5,000 dollars in Medical Related Expense	es
0.11.40.4		0.11. 0.0.1		0.11. 0.0.1	
Option 1 Cost Premiums	32,823.12	Option 2 Cost Premiums	15,972.00	Option 3 Cost Premiums	6,124.32
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)	-
co modificace costs(20% in necessity co	100.00	comparance costs(20/0 m nections 11 0)	220.00	co modrance costs(10% m network 1 7 0)	
Total Cost for Option 1	34,223.12	Total Cost for Option 2	18,992.00	Total Cost for Option 3	11,124.32
15% Self Employment Tax you will pay	12,439.01	15% Self Employment Tax you will pay	8,334.63	15% Self Employment Tax you will pay	3,255.23
USA Deduction Tou Southern		USA Deduction Tou Series	(755.00)	UCA Deduction Tou Coulons	(4.350.00)
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(755.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	46,662.13	True Total Cost for Option 2	26,571.63	True Total Cost for Option 3	13,129.55
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expense	es	10,000 dollars in Medical Related Expens	ies
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00 500.00
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	34,723.12	Total Cost for Option 2	19,492.00	Total Cost for Option 3	11,624.32
15% Self Employment Tax you will pay	12,439.01	15% Self Employment Tax you will pay	8,334.63	15% Self Employment Tax you will pay	3,255.23
	,		-,		-,
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(880.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	47,162.13	True Total Cost for Option 2	26,946.63	True Total Cost for Option 3	13,504.55
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expense	es	20,000 dollars in Medical Related Expens	ses
•		•	es		ses
Option 1 Cost	22 022 42	Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums	32,823.12	Option 2 Cost Premiums	15,972.00	Option 3 Cost Premiums	6,124.32
Option 1 Cost Premiums Deductible Cost	1,000.00	Option 2 Cost Premiums Deductible Cost	15,972.00 2,800.00	Option 3 Cost Premiums Deductible Cost	6,124.32 5,000.00
Option 1 Cost Premiums		Option 2 Cost Premiums	15,972.00	Option 3 Cost Premiums	6,124.32
Option 1 Cost Premiums Deductible Cost	1,000.00	Option 2 Cost Premiums Deductible Cost	15,972.00 2,800.00	Option 3 Cost Premiums Deductible Cost	6,124.32 5,000.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,972.00 2,800.00 1,720.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	6,124.32 5,000.00 1,500.00
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	1,000.00 1,900.00 35,723.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00 1,900.00 35,723.12	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,972.00 2,800.00 1,720.00 <b>20,492.00</b>	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	6,124.32 5,000.00 1,500.00
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	1,000.00 1,900.00 35,723.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23
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	1,000.00 1,900.00 35,723.12 12,439.01	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00)	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23 (1,625.00)
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	1,000.00 1,900.00 35,723.12 12,439.01	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23 (1,625.00) <b>14,254.55</b>
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	1,000.00 1,900.00 35,723.12 12,439.01	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23 (1,625.00) <b>14,254.55</b>
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	1,000.00 1,900.00 35,723.12 12,439.01	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> 3,255.23 (1,625.00) <b>14,254.55</b>
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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)	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 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 Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> 8,334.63 (1,130.00) <b>27,696.63</b> 15,972.00 2,800.00 3,200.00	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)	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 25 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00)
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 25 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00)
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 15,972.00 2,800.00 3,200.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01 - 48,262.13	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	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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)	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01 - 48,262.13	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)	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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)	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01 - 48,262.13	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)  Total Cost for Option 2	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63  15,972.00 2,800.00 3,200.00 21,972.00 28,806.63	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)  Total Cost for Option 3	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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)	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01 - 48,262.13	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)	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63 2,800.00 3,200.00 21,972.00 8,334.63 (1,500.00) 28,806.63	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)	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55
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	1,000.00 1,900.00 35,723.12 12,439.01 - 48,162.13 32,823.12 1,000.00 2,000.00 35,823.12 12,439.01 - 48,262.13	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)  Total Cost for Option 2	15,972.00 2,800.00 1,720.00 20,492.00 8,334.63 (1,130.00) 27,696.63  15,972.00 2,800.00 3,200.00 21,972.00 28,806.63	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)  Total Cost for Option 3	6,124.32 5,000.00 1,500.00 12,624.32 3,255.23 (1,625.00) 14,254.55 6,124.32 5,000.00 3,500.00 14,624.32 3,255.23 (1,825.00) 16,054.55

True Total Cost for Option 2

28,806.63

True Total Cost for Option 3

17,554.55

### **Assumes In-Network**

HSA Deduction Tax Savings

True Total Cost for Option 1

38,180.84

# ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$147,000

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 Expense	es .	2,500 dollars in Medical Related Expense	S
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
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	33,973.12	Total Cost for Option 2	18,472.00	Total Cost for Option 3	8,624.32
15% Self Employment Tax you will pay	2,357.72	15% Self Employment Tax you will pay	1,579.77	15% Self Employment Tax you will pay	617.00
	_,		_,		
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	36,330.84	True Total Cost for Option 2	19,426.77	True Total Cost for Option 3	8,616.32
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	ic.	5,000 dollars in Medical Related Expense	c
5,000 donars in Medical Related Expenses		5,000 donars in Medical Related Expense		5,000 donars in Medical Nelated Expense	3
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
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 Coat for Oation 1	24 222 42	Total Continue Outline 3	10.002.00	Total Cost for Oation 3	44 424 22
Total Cost for Option 1 15% Self Employment Tax you will pay	<b>34,223.12</b> 2,357.72	Total Cost for Option 2 15% Self Employment Tax you will pay	<b>18,992.00</b> 1,579.77	Total Cost for Option 3 15% Self Employment Tax you will pay	<b>11,124.32</b> 617.00
	2,337.72				
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(755.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	36,580.84	True Total Cost for Option 2	19,816.77	True Total Cost for Option 3	10,491.32
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	32,823.12	Premiums	15,972.00	Premiums	6,124.32
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	24 722 12	Total Cast for Option 3	10 403 00	Total Cast for Option 3	11,624.32
Total Cost for Option 1 15% Self Employment Tax you will pay	<b>34,723.12</b> 2,357.72	Total Cost for Option 2 15% Self Employment Tax you will pay	<b>19,492.00</b> 1,579.77	Total Cost for Option 3 15% Self Employment Tax you will pay	617.00
	_,		_,		
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(880.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	37,080.84	True Total Cost for Option 2	20,191.77	True Total Cost for Option 3	10,866.32
The Total Cost for Option 1	37,000.04	The rotal cost for option 2	20,131	The Total cost for option 5	20,000.02
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expens		20,000 dollars in Medical Related Expens	00
20,000 dollars in Medical Related Expenses	•	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	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,720.00	Co Insurance Costs(10% in network PPO)	1,500.00
•		•	•	,	•
Total Cost for Option 1	35,723.12	Total Cost for Option 2	20,492.00	Total Cost for Option 3	12,624.32
15% Self Employment Tax you will pay	2,357.72	15% Self Employment Tax you will pay	1,579.77	15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,130.00)	HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 1	38,080.84	True Total Cost for Option 2	20,941.77	True Total Cost for Option 3	11,616.32
The Total cost of Option 1	30,000.0-1	The Total cost for option 2	20,5-11,7	nuc rotal cost for option s	11,010.01
40,000 dollars in Medical Related Expenses	•	40,000 dollars in Medical Related Expens	:00	40,000 dollars in Medical Related Expens	ρς
40,000 donars in Medical Related Expenses	•	40,000 dollars in Medical Related Expens	ies	40,000 dollars in Medical Related Expens	<b>e</b> 3
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	3,200.00	Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 1	35,823.12	Total Cost for Option 2	21,972.00	Total Cost for Option 3	14,624.32
15% Self Employment Tax you will pay	2,357.72	15% Self Employment Tax you will pay	1,579.77	15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,500.00)	HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 1	38,180.84	True Total Cost for Option 2	22,051.77	True Total Cost for Option 3	13,416.32
True Total Cost for Option 1	30,100.04	True Total Cost for Option 2	22,031.77	True Total Cost for Option 5	13,410.32
100,000 dollars in Medical Related Expense	ac	100,000 dollars in Medical Related Expen	1505	100,000 dollars in Medical Related Expen	ICAC
100,000 dollars ili iviedicai neiated Expense	= 5	100,000 dollars ili iviedical nelated Expen	1303	100,000 dollars ili Medical Related Exper	1303
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
Deductible Cost	1,000.00	Deductible Cost	2,800.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)					
	2,000.00	Co Insurance Costs(10% in network PPO)	3,200.00	Co Insurance Costs(10% in network PPO)	5,000.00
	2,000.00				
Total Cost for Option 1	2,000.00 <b>35,823.12</b>	Total Cost for Option 2	21,972.00	Total Cost for Option 3	16,124.32
Total Cost for Option 1 15% Self Employment Tax you will pay	2,000.00				

(1,500.00)

22,051.77

HSA Deduction Tax Savings

True Total Cost for Option 3

(1,825.00)

14,916.32

HSA Deduction Tax Savings

True Total Cost for Option 2

### **Assumes In-Network**

# ASSUME INCORPORATED AGENT

## 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 Expense	s
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
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 15% Self Employment Tax you will pay	33,973.12	Total Cost for Option 2 15% Self Employment Tax you will pay	18,472.00	Total Cost for Option 3 15% Self Employment Tax you will pay	8,624.32
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	33,973.12	True Total Cost for Option 2	17,847.00	True Total Cost for Option 3	7,999.32
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	s
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	32,823.12	Premiums	15,972.00	Premiums	6,124.32
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)	Ē
Total Cost for Option 1 15% Self Employment Tax you will pay	34,223.12	Total Cost for Option 2 15% Self Employment Tax you will pay	18,992.00	Total Cost for Option 3 15% Self Employment Tax you will pay	11,124.32
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(755.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	34,223.12	True Total Cost for Option 2	18,237.00	True Total Cost for Option 3	9,874.32
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expense	es	10,000 dollars in Medical Related Expens	es
Ontion 1 Cost		Ontion 3 Cost		Option 3 Cost	
Option 1 Cost Premiums	22 022 42	Option 2 Cost Premiums	45 072 00	Option 3 Cost Premiums	6 424 22
Deductible Cost	32,823.12 1,000.00	Deductible Cost	15,972.00 2,800.00	Deductible Cost	6,124.32 5,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	720.00		500.00
Comsulance Costs(10% in network PPO)	900.00	co insurance costs(10% in network PPO)	720.00	Co Insurance Costs(10% in network PPO)	300.00
Total Cost for Option 1 15% Self Employment Tax you will pay	34,723.12	Total Cost for Option 2 15% Self Employment Tax you will pay	19,492.00	Total Cost for Option 3 15% Self Employment Tax you will pay	11,624.32
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(880.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	34,723.12	True Total Cost for Option 2	18,612.00	True Total Cost for Option 3	10,249.32
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expense	es	20,000 dollars in Medical Related Expens	es
•			<b>2S</b>		es
Option 1 Cost	37 823 12	Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums	32,823.12 1.000.00	Option 2 Cost Premiums	15,972.00	Option 3 Cost Premiums	6,124.32
Option 1 Cost	32,823.12 1,000.00 1,900.00	Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	15,972.00 2,800.00 1,720.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	6,124.32 5,000.00 1,500.00
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,972.00 2,800.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	6,124.32 5,000.00
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	1,000.00 1,900.00	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00 1,900.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	15,972.00 2,800.00 1,720.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	6,124.32 5,000.00 1,500.00
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	1,000.00 1,900.00 <b>35,723.12</b>	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00)	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> (1,625.00)
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	1,000.00 1,900.00 <b>35,723.12</b>	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> (1,625.00) <b>10,999.32</b>
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	1,000.00 1,900.00 <b>35,723.12</b>	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> (1,625.00) <b>10,999.32</b>
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	1,000.00 1,900.00 <b>35,723.12</b>	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> (1,625.00) <b>10,999.32</b>
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	1,000.00 1,900.00 35,723.12 - 35,723.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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 Expension	6,124.32 5,000.00 1,500.00 <b>12,624.32</b> (1,625.00) <b>10,999.32</b>
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	1,000.00 1,900.00 35,723.12 - 35,723.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 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)	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00	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 Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)  Total Cost for Option 2	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b>	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 Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)  Total Cost for Option 3	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 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 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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 28 15,972.00 2,800.00 3,200.00 <b>21,972.00</b>	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 Expense 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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 2,800.00 3,200.00 <b>21,972.00</b> (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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00)
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 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 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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 28 15,972.00 2,800.00 3,200.00 <b>21,972.00</b>	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 Expense 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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12 - 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 15,972.00 2,800.00 3,200.00 <b>21,972.00</b> (1,500.00) <b>20,472.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12 - 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 15,972.00 2,800.00 3,200.00 <b>21,972.00</b> (1,500.00) <b>20,472.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12 - 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 15,972.00 2,800.00 3,200.00 <b>21,972.00</b> (1,500.00) <b>20,472.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 15,972.00 2,800.00 3,200.00 <b>21,972.00</b> (1,500.00) <b>20,472.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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	1,000.00 1,900.00 35,723.12 - 35,723.12 1,000.00 2,000.00 35,823.12 - 35,823.12	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	15,972.00 2,800.00 1,720.00 20,492.00 (1,130.00) 19,362.00 2,800.00 3,200.00 21,972.00 (1,500.00) 20,472.00	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 Expense 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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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)	1,000.00 1,900.00 35,723.12 - 35,723.12 1,000.00 2,000.00 35,823.12 - 35,823.12 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 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)	15,972.00 2,800.00 1,720.00 20,492.00 (1,130.00) 19,362.00 21,972.00 2,800.00 3,200.00 20,472.00 2,800.00 2,800.00 3,200.00 2,800.00 3,200.00	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 Expense 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 Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 14,624.32 (1,825.00) 12,799.32
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 Option 1 Cost Premiums Deductible Cost	1,000.00 1,900.00 35,723.12 - 35,723.12 32,823.12 1,000.00 2,000.00 35,823.12 - 35,823.12	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	15,972.00 2,800.00 1,720.00 <b>20,492.00</b> (1,130.00) <b>19,362.00</b> 15,972.00 2,800.00 3,200.00 <b>21,972.00</b> (1,500.00) <b>20,472.00</b>	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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 14,624.32 (1,825.00) 12,799.32
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	1,000.00 1,900.00 35,723.12 - 35,723.12 1,000.00 2,000.00 35,823.12 - 35,823.12 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 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)  Total Cost for Option 2	15,972.00 2,800.00 1,720.00 20,492.00 (1,130.00) 19,362.00 21,972.00 2,800.00 3,200.00 20,472.00 2,800.00 2,800.00 3,200.00 2,800.00 3,200.00	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  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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 3,500.00 14,624.32 (1,825.00) 12,799.32
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 Deduction Tax Savings  True Total Cost for Option 1  100,000 dollars in Medical Related Expenses Option 1 Cost Option 2 Cost Option 2 Cost Option 3 Cost Option 3 Cost Option 3 Cost Option 4 Cost Option 5 Cost Option 5 Cost Option 6 Cost Option 6 Cost Option 7 Cost Option 7 Cost Option 7 Cost Option 8 Cost Option 9 Cost Option 1 Cost Option 9 Cost Opt	1,000.00 1,900.00 35,723.12 - 35,723.12 1,000.00 2,000.00 35,823.12 - 35,823.12 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 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)  Total Cost for Option 2  15% Self Employment Tax you will pay	15,972.00 2,800.00 1,720.00 20,492.00 (1,130.00) 19,362.00  15,972.00 2,800.00 3,200.00 21,972.00 (1,500.00) 20,472.00 2,800.00 3,200.00 21,972.00 2,800.00 3,200.00 21,972.00	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  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	6,124.32 5,000.00 1,500.00 12,624.32 (1,625.00) 10,999.32 es 6,124.32 5,000.00 14,624.32 (1,825.00) 12,799.32

# 2022 vs. 2021 Illinois Agent's Group Medical Evaluation Comparison

### 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)

	2022	2021 %	6 increase		2022	2021 %	increase		2022	2021 %	increase
Option 1 Cost				Option 2 Cost				Option 3 Cost			
Premiums paid by Agent	32,823.12	29,062.44	12.94%	Premiums paid by Agent	15,972.00	15,255.36	4.70%	Premiums paid by Agent	6,124.32	5,925.60	3.35%
Company contribution	48,477.60	43,883.16	10.47%	Company contribution	38,502.72	37,567.44	2.49%	Company contribution	15,151.68	15,708.72	-3.55%
Total cost	81,300.72	72,945.60	11.45%	Total cost	54,474.72	52,822.80	3.13%	Total cost	21,276.00	21,634.32	-1.66%