Assumes In-Network

ASSUME INCORPORATED AGENT

Member only					
Option 1A 500 dollar deductible Option 2 A 1.500 dollar deductible	1,500 Max out of				
Option 2 A 1,500 dollar deductible Option 3A 2,500 dollar deductible	3,000 Max out of 5,000 Max out of				
2,500 dollars in Medical Related Expenses		2,500 dollars in Medical Related Expense	s	2,500 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	13,288.08	Premiums	5,798.64	Premiums	2,609.04
Deductible Cost Co Insurance Costs(10% in network PPO)	500.00 200.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,500.00 100.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 -
Total Cost for Option 1 15% Self Employment Tax you will pay	13,988.08	Total Cost for Option 2 15% Self Employment Tax you will pay	7,398.64	Total Cost for Option 3 15% Self Employment Tax you will pay	5,109.04
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(400.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	13,988.08	True Total Cost for Option 2	6,998.64	True Total Cost for Option 3	4,484.04
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	s	5,000 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums Poductible Cost	13,288.08	Premiums Podustible Cost	5,798.64	Premiums Podustible Cost	2,609.04
Deductible Cost Co Insurance Costs(10% in network PPO)	500.00 450.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,500.00 350.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 250.00
Total Cost for Option 1	14,238.08	Total Cost for Option 2	7,648.64	Total Cost for Option 3	5,359.04
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	(462.50)	HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 1	14,238.08	True Total Cost for Option 2	7,186.14	True Total Cost for Option 3	4,671.54
10,000 dollars in Medical Related Expense	s	10,000 dollars in Medical Related Expens	es	10,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums Deductible Cost	13,288.08 500.00	Premiums Deductible Cost	5,798.64 1,500.00	Premiums Deductible Cost	2,609.04 2,500.00
Co Insurance Costs(10% in network PPO)	950.00	Co Insurance Costs(10% in network PPO)	850.00	Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 1 15% Self Employment Tax you will pay	14,738.08	Total Cost for Option 2 15% Self Employment Tax you will pay	8,148.64	Total Cost for Option 3 15% Self Employment Tax you will pay	5,859.04
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(587.50)	HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 1	14,738.08	True Total Cost for Option 2	7,561.14	True Total Cost for Option 3	5,046.54
20,000 dollars in Medical Related Expense	s	20,000 dollars in Medical Related Expens	es	20,000 dollars in Medical Related Expens	ses
				•	
Option 1 Cost Premiums	13,288.08	Option 2 Cost Premiums	5,798.64	Option 3 Cost Premiums	2,609.04
Deductible Cost	500.00	Deductible Cost	1,500.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,000.00	Co Insurance Costs(10% in network PPO)	1,500.00	Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 1 15% Self Employment Tax you will pay	14,788.08	Total Cost for Option 2 15% Self Employment Tax you will pay	8,798.64	Total Cost for Option 3 15% Self Employment Tax you will pay	6,859.04
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(750.00)	HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 1	14,788.08	True Total Cost for Option 2	8,048.64	True Total Cost for Option 3	5,896.54
40,000 dollars in Medical Related Expense	s	40,000 dollars in Medical Related Expens	es	40,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	13,288.08	Premiums	5,798.64	Premiums	2,609.04
Deductible Cost Co Insurance Costs(10% in network PPO)	500.00 1,000.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,500.00 1,500.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 2,500.00
Total Cost for Option 1 15% Self Employment Tax you will pay	14,788.08	Total Cost for Option 2 15% Self Employment Tax you will pay	8,798.64	Total Cost for Option 3 15% Self Employment Tax you will pay	7,609.04
HSA Deduction Tax Savings	ē	HSA Deduction Tax Savings	(750.00)	HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 1	14,788.08	True Total Cost for Option 2	8,048.64	True Total Cost for Option 3	6,646.54
100,000 dollars in Medical Related Expens	es	100,000 dollars in Medical Related Expen	ses	100,000 dollars in Medical Related Expe	nses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	13,288.08	Premiums	5,798.64	Premiums	2,609.04
Deductible Cost	500.00	Deductible Cost	1,500.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00 14,788.08	Co Insurance Costs(10% in network PPO) Total Cost for Option 2	1,500.00 8,798.64	Co Insurance Costs(10% in network PPO) Total Cost for Option 3	2,500.00 7,609.04
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	(750.00)	HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 1	14,788.08	True Total Cost for Option 2	8,048.64	True Total Cost for Option 3	6,646.54

Assumes In-Network

Option 1 Cost

Ontion 1 Cost

Option 1 Cost

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$160,200

Member + all dependents(member,	wife, and a	at least 1 child)
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2.500 dolla	rs in Medical Related Expenses	2 500 dollars in Medical Related Expenses
Option 3A	5,000 dollar family deductible	10,000 Max Family out of pocket(this number includes your deductible)
Option 2 A	3,000 dollar family deductible	6,000 Max Family out of pocket(this number includes your deductible)
Option 1A	1,000 dollar family deductible	3,000 Max Family out of pocket(this number includes your deductible)

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

5,000 dollars in Medical Related Expenses	;	5,000 dollars in Medical Related Expense	s
True Total Cost for Option 1	53,356.64	True Total Cost for Option 2	27,015.86
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)
15% Self Employment Tax you will pay	14,335.60	15% Self Employment Tax you will pay	8,614.70
Total Cost for Option 1	39,021.04	Total Cost for Option 2	19,026.16
Co Insurance Costs(10% in network PPO)	150.00	Co Insurance Costs(10% in network PPO)	=
Deductible Cost	1,000.00	Deductible Cost	2,500.00
Premiums	37,871.04	Premiums	16,526.16

Option 2 Cost

Ontion 2 Cost

Option 2 Cost

Option 2 Cost

Option 2 Cost Premiums

Deductible Cost

True Total Cost for Option 2

20,000 dollars in Medical Related Expenses

40,000 dollars in Medical Related Expenses

100,000 dollars in Medical Related Expenses

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 2

True Total Cost for Option 2

27.915.86

16.526.16

3,000.00

3,000.00

22,526.16

8,614.70

(1,500.00)

29.640.86

Option 2 cost		Option 2 cost	
Premiums	37,871.04	Premiums	16,526.16
Deductible Cost	1,000.00	Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	39,271.04	Total Cost for Option 2	19,726.16
15% Self Employment Tax you will pay	14,335.60	15% Self Employment Tax you will pay	8,614.70
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(800.00)
True Total Cost for Option 1	53,606.64	True Total Cost for Option 2	27,540.86

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

54.106.64

Premiums	37,871.04	Premiums	16,526.16
Deductible Cost	1,000.00	Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	700.00
Total Cost for Option 1	39,771.04	Total Cost for Option 2	20,226.16
15% Self Employment Tax you will pay	14,335.60	15% Self Employment Tax you will pay	8,614.70
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(925.00)

20,000 dollars in Medical Related Expenses

True Total Cost for Option 1

Premiums	37,871.04	Premiums	16,526.16
Deductible Cost	1,000.00	Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,700.00
Total Cost for Option 1	40,771.04	Total Cost for Option 2	21,226.16
15% Self Employment Tax you will pay	14,335.60	15% Self Employment Tax you will pay	8,614.70
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,175.00)
True Total Cost for Option 1	55,106.64	True Total Cost for Option 2	28,665.86

40,000 dollars in Medical Related Expenses

Option 1 Cost		Option 2 Cost	
Premiums	37,871.04	Premiums	16,526.16
Deductible Cost	1,000.00	Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	3,000.00
Total Cost for Option 1	40,871.04	Total Cost for Option 2	22,526.16
15% Self Employment Tax you will pay	14,335.60	15% Self Employment Tax you will pay	8,614.70
HSA Deduction Tax Savings	Ē	HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 1	55,206.64	True Total Cost for Option 2	29,640.86

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	40,871.04
15% Self Employment Tax you will pay	14,335.60
HSA Deduction Tax Savings	-
True Total Cost for Option 1	55.206.64

2,500 dollars in Medical Related Expenses

True Total Cost for Option 3	13,223.44
HSA Deduction Tax Savings	(625.00)
15% Self Employment Tax you will pay	3,912.88
Total Cost for Option 3	9,935.56
Co Insurance Costs(10% in network PPO)	=
Deductible Cost	2,500.00
Premiums	7,435.56
Option 3 Cost	

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	=
Total Cost for Option 3	12,435.56
15% Self Employment Tax you will pay	3,912.88
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Ontion 3	15.098.44

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	12,935.56
15% Self Employment Tax you will pay	3,912.88
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	15,473.44

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	13,935.56
15% Self Employment Tax you will pay	3,912.88
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	16,223.44

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network I	PPO) 3,500.00
Total Cost for Option 3	15,935.56
15% Self Employment Tax you will p	ay 3,912.88
HSA Deduction Tax Savings	(1,937.50
True Total Cost for Option	on 3 17,910.94

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	17,435.56
15% Self Employment Tax you will pay	3,912.88
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 3	19,410.94

Assumes In-Network

Option 1 Cost

Premiums Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 1

True Total Cost for Option 1

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$160,200

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

Option 3A	5,000 dollar family deductible	10,000 Max Family out of pocket(this number includes your deductible)
Option 2 A	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	6,000 Max Family out of pocket(this number includes your deductible)
Option 1A	, , ,	3,000 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			16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Premiums 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	39,021.04	Total Cost for Option 2	19,026.16	Total Cost for Option 3	9,935.56
15% Self Employment Tax you will pay	2,717.20	15% Self Employment Tax you will pay	1,632.85	15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	41,738.24	True Total Cost for Option 2	20,034.01	True Total Cost for Option 3	10,052.22
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	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	200.00	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1	39,271.04	Total Cost for Option 2	19,726.16	Total Cost for Option 3	12,435.56
15% Self Employment Tax you will pay	2,717.20	15% Self Employment Tax you will pay	1,632.85	15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(800.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	41,988.24	True Total Cost for Option 2	20,559.01	True Total Cost for Option 3	11,927.22
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expense	es	10,000 dollars in Medical Related Expens	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	700.00	Co Insurance Costs(10% in network PPO) 500.00	
Total Cost for Option 1	39,771.04	Total Cost for Option 2	20,226.16	Total Cost for Option 3	12,935.56
15% Self Employment Tax you will pay	2,717.20	15% Self Employment Tax you will pay	1,632.85	15% Self Employment Tax you will pay	741.66
	,,,_,		·		
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(925.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	42,488.24	True Total Cost for Option 2	20,934.01	True Total Cost for Option 3	12,302.22
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expense	es	20,000 dollars in Medical Related Expens	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,700.00	Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 1	40,771.04	Total Cost for Option 2	21,226.16	Total Cost for Option 3	13,935.56
15% Self Employment Tax you will pay	2,717.20	15% Self Employment Tax you will pay	1,632.85	15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(1,175.00)	HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 1	43,488.24	True Total Cost for Option 2	21,684.01	True Total Cost for Option 3	13,052.22
40,000 dollars in Medical Related Expenses		40,000 dollars in Medical Related Expenses		40,000 dollars in Medical Related Expenses	
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	3,000.00	Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 1 15% Self Employment Tax you will pay	40,871.04 2,717.20	Total Cost for Option 2 15% Self Employment Tax you will pay	22,526.16 1,632.85	Total Cost for Option 3 15% Self Employment Tax you will pay	15,935.56 741.66
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,500.00)	HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 1	43,588.24	True Total Cost for Option 2	22,659.01	True Total Cost for Option 3	14,739.72
	-,		,		,
100,000 dollars in Medical Related Expenses		100,000 dollars in Medical Related Expens	ses	100,000 dollars in Medical Related Expen	ises

Prepared by Hjerpe and Tennison CPAS, LLC

16,526.16

3,000.00

3,000.00

22,526.16

1,632.85

(1,937.50)

22,221.51

Option 3 Cost

Premiums Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 3

True Total Cost for Option 3

7,435.56 5,000.00

5,000.00

17,435.56

741.66

(1,937.50)

16,239.72

Option 2 Cost

Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 2

True Total Cost for Option 2

Premiums

37,871.04

1,000.00

2,000.00

40,871.04

2,717.20

43,588.24

Assumes In-Network

ASSUME INCORPORATED AGENT

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

True Total Cost for Option 1 40,871.04

Option 1A 1,000 dollar family deductible Option 2 A 3,000 dollar family deductible Option 3A 5,000 dollar family deductible	6,000 Max Family	out of pocket(this number includes your deductible) out of pocket(this number includes your deductible) out of pocket(this number includes your deductible)		
2,500 dollars in Medical Related Expenses		2,500 dollars in Medical Related Expense	s	2,500 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
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	39,021.04	Total Cost for Option 2	19,026.16	Total Cost for Option 3	9,935.56
15% Self Employment Tax you will pay	33,021.04	15% Self Employment Tax you will pay	15,020.10	15% Self Employment Tax you will pay	9,933.30
HSA Deduction Tax Savings		HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
				-	
True Total Cost for Option 1	39,021.04	True Total Cost for Option 2	18,401.16	True Total Cost for Option 3	9,310.56
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	s	5,000 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	200.00	Co Insurance Costs(10% in network PPO)	=
Total Cost for Option 1 15% Self Employment Tax you will pay	39,271.04	Total Cost for Option 2	19,726.16	Total Cost for Option 3 15% Self Employment Tax you will pay	12,435.56
		15% Self Employment Tax you will pay			
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(800.00)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	39,271.04	True Total Cost for Option 2	18,926.16	True Total Cost for Option 3	11,185.56
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expens	es	10,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	700.00	Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 1 15% Self Employment Tax you will pay	39,771.04	Total Cost for Option 2 15% Self Employment Tax you will pay	20,226.16	Total Cost for Option 3 15% Self Employment Tax you will pay	12,935.56
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(925.00)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	39,771.04	True Total Cost for Option 2	19,301.16	True Total Cost for Option 3	11,560.56
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expens	es	20,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,700.00	Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 1	40,771.04	Total Cost for Option 2	21,226.16	Total Cost for Option 3	13,935.56
15% Self Employment Tax you will pay		15% Self Employment Tax you will pay	(4.475.00)	15% Self Employment Tax you will pay	(4.535.00)
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,175.00)	HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 1	40,771.04	True Total Cost for Option 2	20,051.16	True Total Cost for Option 3	12,310.56
40,000 dollars in Medical Related Expenses		40,000 dollars in Medical Related Expens	es	40,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	3,000.00	Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 1 15% Self Employment Tax you will pay	40,871.04	Total Cost for Option 2 15% Self Employment Tax you will pay	22,526.16	Total Cost for Option 3 15% Self Employment Tax you will pay	15,935.56
HSA Deduction Tax Savings		HSA Deduction Tax Savings	(1,500.00)	HSA Deduction Tax Savings	(1,937.50)
· ·	-	-		-	
True Total Cost for Option 1	40,871.04	True Total Cost for Option 2	21,026.16	True Total Cost for Option 3	13,998.06
100,000 dollars in Medical Related Expense	s	100,000 dollars in Medical Related Expen	ses	100,000 dollars in Medical Related Expe	nses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	37,871.04	Premiums	16,526.16	Premiums	7,435.56
Deductible Cost	1,000.00	Deductible Cost	3,000.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	3,000.00	Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 1 15% Self Employment Tax you will pay	40,871.04	Total Cost for Option 2 15% Self Employment Tax you will pay	22,526.16	Total Cost for Option 3 15% Self Employment Tax you will pay	17,435.56
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,500.00)	HSA Deduction Tax Savings	(1,937.50)
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True Total Cost for Option 3 15,498.06

True Total Cost for Option 2 21,026.16

2023 vs. 2022 Illinois Agent's Group Medical Evaluation Comparison

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

Option 1A 1,000 dollar family deductible
Option 2 A 3,000 dollar family deductible
Option 3A 5,000 dollar family deductible

2023 2022 %			increase	rease 2023 2022 % increase					2023	2022 % increase	
Option 1 Cost				Option 2 Cost				Option 3 Cost			
Premiums paid by Agent	37,871.04	32,823.12	15.38%	Premiums paid by Agent	16,526.16	15,972.00	3.47%	Premiums paid by Agent	7,435.56	6,124.32	21.41%
Company contribution	55,825.68	48,477.60	15.16%	Company contribution	39,779.04	38,502.72	3.31%	Company contribution	18,138.84	15,151.68	19.72%
Total cost	93,696.72	81,300.72	15.25%	Total cost	56,305.20	54,474.72	3.36%	Total cost	25,574.40	21,276.00	20.20%