Assumes In-Network

ASSUME INCORPORATED AGENT

| Member only | | | | | |
|--|--|---|-----------|---|------------|
| • | | | | | |
| Option 1A 500 dollar deductible Option 2 A 1,600 dollar deductible | 1,500 Max out of pock 3,200 Max out of pock | | | | |
| Option 3A 2,500 dollar deductible | 5,000 Max out of pock | et | | | |
| 2,500 dollars in Medical Related Expenses | | 2,500 dollars in Medical Related Expenses | 5 | 2,500 dollars in Medical Related Expenses | s |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 200.00 | Co Insurance Costs(10% in network PPO) | 90.00 | Co Insurance Costs(10% in network PPO) | - |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 13,911.52 | Total Cost for Option 2 15% Self Employment Tax you will pay | 8,603.20 | Total Cost for Option 3 15% Self Employment Tax you will pay | 5,196.16 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (422.50) | HSA Deduction Tax Savings | (625.00) |
| True Total Cost for Option 1 | 13,911.52 | True Total Cost for Option 2 | 8,180.70 | True Total Cost for Option 3 | 4,571.16 |
| 5,000 dollars in Medical Related Expenses | | 5,000 dollars in Medical Related Expenses | 5 | 5,000 dollars in Medical Related Expenses | s |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 450.00 | Co Insurance Costs(10% in network PPO) | 340.00 | Co Insurance Costs(10% in network PPO) | 250.00 |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 14,161.52 | Total Cost for Option 2 15% Self Employment Tax you will pay | 8,853.20 | Total Cost for Option 3 15% Self Employment Tax you will pay | 5,446.16 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (485.00) | HSA Deduction Tax Savings | (687.50) |
| True Total Cost for Option 1 | 14,161.52 | True Total Cost for Option 2 | 8,368.20 | True Total Cost for Option 3 | 4,758.66 |
| 10,000 dollars in Medical Related Expenses | | 10,000 dollars in Medical Related Expense | es | 10,000 dollars in Medical Related Expense | es |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 950.00 | Co Insurance Costs(10% in network PPO) | 840.00 | Co Insurance Costs(10% in network PPO) | 750.00 |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 14,661.52 | Total Cost for Option 2 15% Self Employment Tax you will pay | 9,353.20 | Total Cost for Option 3 15% Self Employment Tax you will pay | 5,946.16 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (610.00) | HSA Deduction Tax Savings | (812.50) |
| True Total Cost for Option 1 | 14,661.52 | True Total Cost for Option 2 | 8,743.20 | True Total Cost for Option 3 | 5,133.66 |
| 20,000 dollars in Medical Related Expenses | | 20,000 dollars in Medical Related Expense | es | 20,000 dollars in Medical Related Expense | es |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 1,000.00 | Co Insurance Costs(10% in network PPO) | 1,600.00 | Co Insurance Costs(10% in network PPO) | 1,750.00 |
| Total Cost for Option 1 | 14,711.52 | Total Cost for Option 2 | 10,113.20 | Total Cost for Option 3 | 6,946.16 |
| 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 | - 14 711 52 | HSA Deduction Tax Savings | (800.00) | HSA Deduction Tax Savings | (1,037.50) |
| True Total Cost for Option 1 | 14,711.52 | True Total Cost for Option 2 | 9,313.20 | True Total Cost for Option 3 | 5,908.66 |
| 40,000 dollars in Medical Related Expenses | | 40,000 dollars in Medical Related Expense | es | 40,000 dollars in Medical Related Expense | es |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 1,000.00 | Co Insurance Costs(10% in network PPO) | 1,600.00 | Co Insurance Costs(10% in network PPO) | 2,500.00 |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 14,711.52 | Total Cost for Option 2 15% Self Employment Tax you will pay | 10,113.20 | Total Cost for Option 3 15% Self Employment Tax you will pay | 7,696.16 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (800.00) | HSA Deduction Tax Savings | (1,037.50) |
| True Total Cost for Option 1 | 14,711.52 | True Total Cost for Option 2 | 9,313.20 | True Total Cost for Option 3 | 6,658.66 |
| 100,000 dollars in Medical Related Expense | s | 100,000 dollars in Medical Related Expens | ses | 100,000 dollars in Medical Related Expen | ses |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 13,211.52 | Premiums | 6,913.20 | Premiums | 2,696.16 |
| Deductible Cost | 500.00 | Deductible Cost | 1,600.00 | Deductible Cost | 2,500.00 |
| Co Insurance Costs(10% in network PPO) | 1,000.00 | Co Insurance Costs(10% in network PPO) | 1,600.00 | Co Insurance Costs(10% in network PPO) | 2,500.00 |

10,113.20

(800.00)

9,313.20

7,696.16

(1,037.50)

6,658.66

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 3

True Total Cost for Option 3

14,711.52

14,711.52

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 1

True Total Cost for Option 1

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 2

True Total Cost for Option 2

Assumes In-Network

HSA Deduction Tax Savings

True Total Cost for Option 1 54,902.30

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$168,600

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 | 3,200 dollar family deductible | 6,400 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 | !S | 2,500 dollars in Medical Related Expense | es | |
|---|-------------------------------|---|-------------------------------|---|------------------------------|--|
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| Premiums | 27 652 00 | Premiums | 19,702.68 | Premiums | 7 692 06 | |
| | 37,652.88 | | | | 7,683.96 | |
| 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 | 38,802.88 | Total Cost for Option 2 | 22,202.68 | Total Cost for Option 3 | 10,183.96 | |
| 15% Self Employment Tax you will pay | 14,249.42 | 15% Self Employment Tax you will pay | 10,232.76 | 15% Self Employment Tax you will pay | 4,034.32 | |
| | , | | , | | ., | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (625.00) | HSA Deduction Tax Savings | (625.00) | |
| Torra Tatal Coat for Oation 1 | F2 0F2 20 | Tour Total Cost for Oction 3 | 24 040 44 | T T-+- C+ f O-+ 3 | 13,593.28 | |
| True Total Cost for Option 1 | 53,052.30 | True Total Cost for Option 2 | 31,810.44 | True Total Cost for Option 3 13,593.28 | | |
| 5,000 dollars in Medical Related Expenses | | 5,000 dollars in Medical Related Expense | es | 5,000 dollars in Medical Related Expense | es | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| • | 27.652.00 | | 10 702 60 | · | 7 (02 06 | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | |
| Co Insurance Costs(10% in network PPO) | 400.00 | Co Insurance Costs(10% in network PPO) | 180.00 | Co Insurance Costs(10% in network PPO) | - | |
| | | | | | | |
| Total Cost for Option 1 | 39,052.88 | Total Cost for Option 2 | 23,082.68 | Total Cost for Option 3 | 12,683.96 | |
| 15% Self Employment Tax you will pay | 14,249.42 | 15% Self Employment Tax you will pay | 10,232.76 | 15% Self Employment Tax you will pay | 4,034.32 | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (845.00) | HSA Deduction Tax Savings | (1,250.00) | |
| True Total Cost for Option 1 | 53,302.30 | True Total Cost for Option 2 | 32,470.44 | True Total Cost for Option 3 | 15,468.28 | |
| | | | | | | |
| 10,000 dollars in Medical Related Expense | S | 10,000 dollars in Medical Related Expens | ses | 10,000 dollars in Medical Related Expens | ses | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | |
| | | | | | | |
| Co Insurance Costs(10% in network PPO) | 900.00 | Co Insurance Costs(10% in network PPO) | 680.00 | Co Insurance Costs(10% in network PPO) | 500.00 | |
| | | | | | | |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 39,552.88 14,249.42 | Total Cost for Option 2 15% Self Employment Tax you will pay | 23,582.68 10,232.76 | Total Cost for Option 3 15% Self Employment Tax you will pay | 13,183.96 4,034.32 | |
| HSA Deduction Tax Savings | _ | HSA Deduction Tax Savings | (970.00) | HSA Deduction Tax Savings | (1,375.00) | |
| _ | | · | | _ | | |
| True Total Cost for Option 1 | 53,802.30 | True Total Cost for Option 2 | 32,845.44 | True Total Cost for Option 3 | 15,843.28 | |
| 20,000 dollars in Medical Related Expense | s | 20,000 dollars in Medical Related Expens | ses | 20,000 dollars in Medical Related Expens | ses | |
| | | | | | | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | |
| Co Insurance Costs(10% in network PPO) | 1,900.00 | Co Insurance Costs(10% in network PPO) | 1,680.00 | Co Insurance Costs(10% in network PPO) | 1,500.00 | |
| Co insurance costs(10% in network PPO) | 1,900.00 | Co insurance costs(10% in network PPO) | 1,000.00 | Co insurance costs(10% in network PPO) | 1,500.00 | |
| Total Continue Ontinue 1 | 40 553 00 | Total Cost for Outlan 2 | 24 502 60 | T-+-1 C+ f O-+ 2 | 44 402 00 | |
| Total Cost for Option 1 | 40,552.88 | Total Cost for Option 2 | 24,582.68 | Total Cost for Option 3 | 14,183.96 | |
| 15% Self Employment Tax you will pay | 14,249.42 | 15% Self Employment Tax you will pay | 10,232.76 | 15% Self Employment Tax you will pay | 4,034.32 | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (1,220.00) | HSA Deduction Tax Savings | (1,625.00) | |
| T T 1 10 1 1 0 11 1 | | T T. 10 . (0 | | T T. 10 . (0 | 46 500 00 | |
| True Total Cost for Option 1 | 54,802.30 | True Total Cost for Option 2 | 33,595.44 | True Total Cost for Option 3 | 16,593.28 | |
| 40 000 dollars in Medical Polated Furnass | • | 40,000 dollars in Medical Related Expens | ras | 40,000 dollars in Medical Related Expens | roc. | |
| 40,000 dollars in Medical Related Expense | 5 | 40,000 dollars in Medical Related Expens | ses | 40,000 dollars in Medical Related Expens | ses | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | 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 | 40,652.88 | Total Cost for Option 2 | 26,102.68 | Total Cost for Option 3 | 16,183.96 | |
| 15% Self Employment Tax you will pay | 14,249.42 | 15% Self Employment Tax you will pay | 10,232.76 | 15% Self Employment Tax you will pay | 4,034.32 | |
| HSA Deduction Tax Savings | _ | HSA Deduction Tax Savings | (1.600.00) | HSA Deduction Tax Savings | (2.075.00) | |
| HOW Deduction Tax Savings | - | nsa Deduction Tax savings | (1,600.00) | H3A Deduction Tax Savings | (2,075.00) | |
| True Total Cost for Option 1 | 54,902.30 | True Total Cost for Option 2 | 34,735.44 | True Total Cost for Option 3 | 18,143.28 | |
| doe ooo dallaarta bar iii da da da | | den oon dellevelt on the Louis | | decided deliberations in the Land | | |
| 100,000 dollars in Medical Related Expens | es | 100,000 dollars in Medical Related Exper | ises | 100,000 dollars in Medical Related Expe | nses | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | 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 | |
| CO III SUI AIICE COSTS(TOM IU DETMORK PPO) | 2,000.00 | co insurance costs(10% in network PPO) | 3,200.00 | co insurance costs(10% in network PPO) | 5,000.00 | |
| Total Continue Continue 4 | 40 653 00 | Total Continue Continue 2 | 26 102 50 | Total Continue Ontinue 2 | 17 603 00 | |
| Total Cost for Option 1 | 40,652.88 | Total Cost for Option 2 | 26,102.68 | Total Cost for Option 3 | 17,683.96 | |
| 15% Self Employment Tax you will pay | 14,249.42 | 15% Self Employment Tax you will pay | 10,232.76 | 15% Self Employment Tax you will pay | 4,034.32 | |
| | | | | | | |

(1,600.00)

34,735.44

HSA Deduction Tax Savings

True Total Cost for Option 3

(2,075.00)

19,643.28

HSA Deduction Tax Savings

True Total Cost for Option 2

Assumes In-Network

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$168,600

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 | 3,200 dollar family deductible | 6,400 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) |
| | | |

37,652.88

1,000.00

2,000.00

40,652.88

2,700.87

43,353.75

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 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

| 2,500 dollars in Medical Related Expenses | | 2,500 dollars in Medical Related Expenses | i | 2,500 dollars in Medical Related Expense | es . |
|---|---------------------------|---|---------------------------|---|-------------------------|
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 |
| 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 | 38,802.88 2,700.87 | Total Cost for Option 2 15% Self Employment Tax you will pay | 22,202.68 1,939.54 | Total Cost for Option 3 15% Self Employment Tax you will pay | 10,183.96 764.67 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (625.00) | HSA Deduction Tax Savings | (625.00) |
| True Total Cost for Option 1 | 41,503.75 | True Total Cost for Option 2 | 23,517.22 | True Total Cost for Option 3 | 10,323.63 |
| 5,000 dollars in Medical Related Expenses | | 5,000 dollars in Medical Related Expenses | i | 5,000 dollars in Medical Related Expense | es |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 |
| Co Insurance Costs(10% in network PPO) | 400.00 | Co Insurance Costs(10% in network PPO) | 180.00 | Co Insurance Costs(10% in network PPO) | - |
| Total Cost for Option 1 | 39,052.88 | Total Cost for Option 2 | 23,082.68 | Total Cost for Option 3 | 12,683.96 |
| 15% Self Employment Tax you will pay | 2,700.87 | 15% Self Employment Tax you will pay | 1,939.54 | 15% Self Employment Tax you will pay | 764.67 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (845.00) | HSA Deduction Tax Savings | (1,250.00) |
| True Total Cost for Option 1 | 41,753.75 | True Total Cost for Option 2 | 24,177.22 | True Total Cost for Option 3 | 12,198.63 |
| 10,000 dollars in Medical Related Expenses | | 10,000 dollars in Medical Related Expense | es | 10,000 dollars in Medical Related Expenses | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 |
| Co Insurance Costs(10% in network PPO) | 900.00 | Co Insurance Costs(10% in network PPO) | 680.00 | Co Insurance Costs(10% in network PPO) | 500.00 |
| Total Cost for Option 1 | 39,552.88 | Total Cost for Option 2 | 23,582.68 | Total Cost for Option 3 | 13,183.96 |
| 15% Self Employment Tax you will pay | 2,700.87 | 15% Self Employment Tax you will pay | 1,939.54 | 15% Self Employment Tax you will pay | 764.67 |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (970.00) | HSA Deduction Tax Savings | (1,375.00) |
| True Total Cost for Option 1 | 42,253.75 | True Total Cost for Option 2 | 24,552.22 | True Total Cost for Option 3 | 12,573.63 |
| 20,000 dollars in Medical Related Expenses | | 20,000 dollars in Medical Related Expense | es | 20,000 dollars in Medical Related Expens | ses |
| Ontine 1 Cost | | Ontine 2 Cost | | Ontine 3 Cost | |
| Option 1 Cost Premiums | 37,652.88 | Option 2 Cost Premiums | 19.702.68 | Option 3 Cost Premiums | 7,683.96 |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 |
| Co Insurance Costs(10% in network PPO) | 1,900.00 | Co Insurance Costs(10% in network PPO) | 1,680.00 | Co Insurance Costs(10% in network PPO) | 1,500.00 |
| Total Cost for Option 1 | 40,552.88 | Total Cost for Option 2 | 24,582.68 | Total Cost for Option 3 | 14,183.96 |
| 15% Self Employment Tax you will pay | 2,700.87 | 15% Self Employment Tax you will pay | 1,939.54 | 15% Self Employment Tax you will pay | 764.67 |
| HSA Deduction Tax Savings | = | HSA Deduction Tax Savings | (1,220.00) | HSA Deduction Tax Savings | (1,625.00) |
| True Total Cost for Option 1 | 43,253.75 | True Total Cost for Option 2 | 25,302.22 | True Total Cost for Option 3 | 13,323.63 |
| 40,000 dollars in Medical Related Expenses | | 40,000 dollars in Medical Related Expense | es | 40,000 dollars in Medical Related Expens | ses |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | 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 15% Self Employment Tax you will pay | 40,652.88 2,700.87 | Total Cost for Option 2 15% Self Employment Tax you will pay | 26,102.68 1,939.54 | Total Cost for Option 3 15% Self Employment Tax you will pay | 16,183.96 764.67 |
| HSA Deduction Tax Savings | = | HSA Deduction Tax Savings | (1,600.00) | HSA Deduction Tax Savings | (2,075.00) |
| True Total Cost for Option 1 | 43,353.75 | True Total Cost for Option 2 | 26,442.22 | True Total Cost for Option 3 | 14,873.63 |
| | | | | | |
| 100,000 dollars in Medical Related Expenses | | 100,000 dollars in Medical Related Expens | ses | 100,000 dollars in Medical Related Exper | nses |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | |
| Premiums | 37.652.88 | Premiums | 19.702.68 | Premiums | 7.683.96 |

19,702.68

3,200.00

3,200.00

26,102.68

1,939.54

(2,075.00)

25,967.22

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

5,000.00

5,000.00

17,683.96

764.67

(2,075.00)

16,373.63

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 1A 1,000 dollar family deductible Option 2 A 3,200 dollar family deductible Option 3A 5,000 dollar family deductible | 3,000 Max Family out of pocket(this number includes your deductible) 6,400 Max Family out of pocket(this number includes your 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 | s | 2,500 dollars in Medical Related Expense | 25 | | |
| Outline 4 Cost | | Ontine 2 Cost | | Ontine 2 Cost | | | |
| Option 1 Cost Premiums | 37,652.88 | Option 2 Cost Premiums | 19,702.68 | Option 3 Cost Premiums | 7,683.96 | | |
| 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 | 38,802.88 | Total Cost for Option 2 15% Self Employment Tax you will pay | 22,202.68 | Total Cost for Option 3 15% Self Employment Tax you will pay | 10,183.96 | | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (625.00) | HSA Deduction Tax Savings | (625.00) | | |
| True Total Cost for Option 1 | 38,802.88 | True Total Cost for Option 2 | 21,577.68 | True Total Cost for Option 3 | 9,558.96 | | |
| 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 | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | | |
| Co Insurance Costs(10% in network PPO) | 400.00 | Co Insurance Costs(10% in network PPO) | 180.00 | Co Insurance Costs(10% in network PPO) | - | | |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 39,052.88 | Total Cost for Option 2 15% Self Employment Tax you will pay | 23,082.68 | Total Cost for Option 3 15% Self Employment Tax you will pay | 12,683.96 | | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (845.00) | HSA Deduction Tax Savings | (1,250.00) | | |
| True Total Cost for Option 1 | 39,052.88 | True Total Cost for Option 2 | 22,237.68 | True Total Cost for Option 3 | 11,433.96 | | |
| 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 | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | | |
| Co Insurance Costs(10% in network PPO) | 900.00 | Co Insurance Costs(10% in network PPO) | 680.00 | Co Insurance Costs(10% in network PPO) | 500.00 | | |
| Total Cost for Option 1 15% Self Employment Tax you will pay | 39,552.88 | Total Cost for Option 2 15% Self Employment Tax you will pay | 23,582.68 | Total Cost for Option 3 13,183.96 15% Self Employment Tax you will pay | | | |
| HSA Deduction Tax Savings | - | HSA Deduction Tax Savings | (970.00) | HSA Deduction Tax Savings | (1,375.00) | | |
| True Total Cost for Option 1 | 39,552.88 | True Total Cost for Option 2 | 22,612.68 | True Total Cost for Option 3 | 11,808.96 | | |
| 20,000 dollars in Medical Related Expense | s | 20,000 dollars in Medical Related Expens | es | 20,000 dollars in Medical Related Expens | ies | | |
| Option 1 Cost | | Option 2 Cost | | Option 3 Cost | | | |
| Premiums | 37,652.88 | Premiums | 19,702.68 | Premiums | 7,683.96 | | |
| Deductible Cost | 1,000.00 | Deductible Cost | 3,200.00 | Deductible Cost | 5,000.00 | | |
| Co Insurance Costs(10% in network PPO) | 1,900.00 | Co Insurance Costs(10% in network PPO) | 1,680.00 | Co Insurance Costs(10% in network PPO) | 1,500.00 | | |
| Total Cost for Option 1 | 40,552.88 | Total Cost for Option 2 | 24,582.68 | Total Cost for Option 3 | 14,183.96 | | |
| 15% Self Employment Tax you will pay | | 15% Self Employment Tax you will pay | 24,362.06 | 15% Self Employment Tax you will pay | 11,100.50 | | |
| HSA Deduction Tax Savings | - | | (1,220.00) | | (1,625.00) | | |
| | - 40,552.88 | 15% Self Employment Tax you will pay | | 15% Self Employment Tax you will pay | · | | |
| HSA Deduction Tax Savings | | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 | (1,220.00) 23,362.68 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 | (1,625.00) 12,558.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 | | 15% Self Employment Tax you will pay HSA Deduction Tax Savings | (1,220.00) 23,362.68 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings | (1,625.00) 12,558.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost | s | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost | (1,220.00) 23,362.68 | 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 | (1,625.00) 12,558.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums | 37,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums | (1,220.00) 23,362.68 | 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 | (1,625.00) 12,558.96 ses | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost | s | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost | (1,220.00) 23,362.68 | 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 | (1,625.00) 12,558.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 | 37,652.88 1,000.00 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 | (1,220.00) 23,362.68 19,702.68 3,200.00 | 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 | (1,625.00) 12,558.96 5,000.00 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 | 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 | (1,625.00) 12,558.96 5.683.96 5,000.00 3,500.00 16,183.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 | 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 | (1,625.00) 12,558.96 5.000.00 3,500.00 16,183.96 (2,075.00) | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) | 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 | (1,625.00) 12,558.96 5.000.00 3,500.00 16,183.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 | (1,625.00) 12,558.96 5685 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 | (1,625.00) 12,558.96 568 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expens | 37,652.88 1,000.00 2,000.00 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 | (1,625.00) 12,558.96 568 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expens Option 1 Cost Premiums Deductible Cost | 37,652.88 1,000.00 2,000.00 40,652.88 - 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 Exper Option 3 Cost Premiums Deductible Cost | (1,625.00) 12,558.96 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 1888 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expens Option 1 Cost Premiums | 37,652.88 1,000.00 2,000.00 40,652.88 - 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 | (1,625.00) 12,558.96 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expens Option 1 Cost Premiums Deductible Cost | 37,652.88 1,000.00 2,000.00 40,652.88 - 40,652.88 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 | 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 Exper Option 3 Cost Premiums Deductible Cost | (1,625.00) 12,558.96 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 1888 | | |
| HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expens Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 | 37,652.88 1,000.00 2,000.00 40,652.88 - 40,652.88 1,000.00 2,000.00 | 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 | (1,220.00) 23,362.68 19,702.68 3,200.00 3,200.00 26,102.68 (1,600.00) 24,502.68 19,702.68 3,200.00 3,200.00 | 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 | (1,625.00) 12,558.96 7,683.96 5,000.00 3,500.00 16,183.96 (2,075.00) 14,108.96 1888.96 5,000.00 5,000.00 | | |

2024 vs. 2023 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 3,200 dollar family deductible
Option 3A 5,000 dollar family deductible

| | 2024 2023 % increase | | | 2024 2023 % increase | | | 2024 | 2023 % increase | | |
|--------------------------------------|----------------------|--------|--------------------------------------|----------------------|-----------|--------|--------------------------------------|-----------------|-----------|-------|
| Option 1 Cost Premiums paid by Agent | 37,652.88 37,871.04 | -0.58% | Option 2 Cost Premiums paid by Agent | 19,702.68 | 16,526.16 | 19.22% | Option 3 Cost Premiums paid by Agent | 7,683.96 | 7,435.56 | 3.34% |
| Company contribution | 55,480.56 55,825.68 | -0.62% | Company contribution | • | 39.779.04 | 18.60% | Company contribution | 18.684.12 | 18.138.84 | 3.01% |
| Total cost | 93,133.44 93,696.72 | -0.60% | Total cost | , - | 56,305.20 | 18.78% | Total cost | 26,368.08 | 25,574.40 | 3.10% |