

2020 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUME INCORPORATED AGENT

Member only

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

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	9,526.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	9,526.96

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	110.00
Total Cost for Option 2	5,745.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(377.50)
True Total Cost for Option 2	5,368.02

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	4,257.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	3,632.04

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	450.00
Total Cost for Option 1	9,776.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	9,776.96

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	360.00
Total Cost for Option 2	5,995.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(440.00)
True Total Cost for Option 2	5,555.52

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 3	4,507.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 3	3,819.54

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	950.00
Total Cost for Option 1	10,276.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	10,276.96

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	860.00
Total Cost for Option 2	6,495.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(565.00)
True Total Cost for Option 2	5,930.52

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 3	5,007.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 3	4,194.54

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	10,326.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	10,326.96

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	7,235.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	6,485.52

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 3	6,007.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
True Total Cost for Option 3	5,119.54

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	10,326.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	10,326.96

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	7,235.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	6,485.52

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	6,757.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
True Total Cost for Option 3	5,869.54

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	8,826.96
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	10,326.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	10,326.96

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	4,235.52
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	7,235.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	6,485.52

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	1,757.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	6,757.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
True Total Cost for Option 3	5,869.54