

2021 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	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	10,897.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	10,897.36

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	110.00
Total Cost for Option 2	6,862.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(377.50)
True Total Cost for Option 2	6,485.22

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	4,579.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	3,954.12

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	450.00
Total Cost for Option 1	11,147.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	11,147.36

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	360.00
Total Cost for Option 2	7,112.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(440.00)
True Total Cost for Option 2	6,672.72

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 3	4,829.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 3	4,141.62

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	950.00
Total Cost for Option 1	11,647.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	11,647.36

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	860.00
Total Cost for Option 2	7,612.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(565.00)
True Total Cost for Option 2	7,047.72

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 3	5,329.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 3	4,516.62

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	11,697.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	11,697.36

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,352.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,602.72

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 3	6,329.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
True Total Cost for Option 3	5,441.62

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	11,697.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	11,697.36

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,352.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,602.72

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,079.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(900.00)
True Total Cost for Option 3	6,179.12

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	10,197.36
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	11,697.36
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	11,697.36

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,352.72
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,352.72
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,602.72

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,079.12
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,079.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(900.00)
True Total Cost for Option 3	6,179.12