

## 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
<b>Total Cost for Option 1</b>	<b>10,897.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>10,897.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>6,862.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(377.50)
<b>True Total Cost for Option 2</b>	<b>6,485.22</b>

#### 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)	-
<b>Total Cost for Option 3</b>	<b>4,579.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 3</b>	<b>3,954.12</b>

#### 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
<b>Total Cost for Option 1</b>	<b>11,147.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>11,147.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>7,112.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(440.00)
<b>True Total Cost for Option 2</b>	<b>6,672.72</b>

#### 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
<b>Total Cost for Option 3</b>	<b>4,829.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
<b>True Total Cost for Option 3</b>	<b>4,141.62</b>

#### 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
<b>Total Cost for Option 1</b>	<b>11,647.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>11,647.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>7,612.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(565.00)
<b>True Total Cost for Option 2</b>	<b>7,047.72</b>

#### 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
<b>Total Cost for Option 3</b>	<b>5,329.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
<b>True Total Cost for Option 3</b>	<b>4,516.62</b>

#### 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
<b>Total Cost for Option 1</b>	<b>11,697.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>11,697.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>8,352.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
<b>True Total Cost for Option 2</b>	<b>7,602.72</b>

#### 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
<b>Total Cost for Option 3</b>	<b>6,329.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
<b>True Total Cost for Option 3</b>	<b>5,441.62</b>

#### 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
<b>Total Cost for Option 1</b>	<b>11,697.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>11,697.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>8,352.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
<b>True Total Cost for Option 2</b>	<b>7,602.72</b>

#### 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
<b>Total Cost for Option 3</b>	<b>7,079.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(900.00)
<b>True Total Cost for Option 3</b>	<b>6,179.12</b>

#### 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
<b>Total Cost for Option 1</b>	<b>11,697.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>11,697.36</b>

#### 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
<b>Total Cost for Option 2</b>	<b>8,352.72</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
<b>True Total Cost for Option 2</b>	<b>7,602.72</b>

#### 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
<b>Total Cost for Option 3</b>	<b>7,079.12</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(900.00)
<b>True Total Cost for Option 3</b>	<b>6,179.12</b>

## 2021 Illinois Agent's Group Medical Evaluation

### Assumes In-Network

#### ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$142,800

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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
<b>Total Cost for Option 1</b>	<b>30,212.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>41,373.12</b>

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

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 2</b>	<b>17,755.36</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 2</b>	<b>25,212.25</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>8,425.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 3</b>	<b>11,110.65</b>

#### 5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
<b>Total Cost for Option 1</b>	<b>30,462.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>41,623.12</b>

#### 5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	12,071.16
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
<b>Total Cost for Option 2</b>	<b>15,091.16</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(755.00)
<b>True Total Cost for Option 2</b>	<b>22,418.05</b>

#### 5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>10,925.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(1,250.00)
<b>True Total Cost for Option 3</b>	<b>12,985.65</b>

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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
<b>Total Cost for Option 1</b>	<b>30,962.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>42,123.12</b>

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

Option 2 Cost	
Premiums	12,071.16
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
<b>Total Cost for Option 2</b>	<b>15,591.16</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(880.00)
<b>True Total Cost for Option 2</b>	<b>22,793.05</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
<b>Total Cost for Option 3</b>	<b>11,425.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(1,375.00)
<b>True Total Cost for Option 3</b>	<b>13,360.65</b>

#### 20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
<b>Total Cost for Option 1</b>	<b>31,962.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>43,123.12</b>

#### 20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	12,071.16
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
<b>Total Cost for Option 2</b>	<b>16,591.16</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(1,130.00)
<b>True Total Cost for Option 2</b>	<b>23,543.05</b>

#### 20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
<b>Total Cost for Option 3</b>	<b>12,425.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(1,625.00)
<b>True Total Cost for Option 3</b>	<b>14,110.65</b>

#### 40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>43,223.12</b>

#### 40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	12,071.16
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>18,071.16</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>24,653.05</b>

#### 40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
<b>Total Cost for Option 3</b>	<b>14,425.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>15,935.65</b>

#### 100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	11,160.68
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>43,223.12</b>

#### 100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	12,071.16
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>18,071.16</b>
15% Self Employment Tax you will pay	8,081.89
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>24,653.05</b>

#### 100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
<b>Total Cost for Option 3</b>	<b>15,925.60</b>
15% Self Employment Tax you will pay	3,310.05
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>17,435.65</b>

## 2021 Illinois Agent's Group Medical Evaluation

### Assumes In-Network

#### ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$142,800

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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
<b>Total Cost for Option 1</b>	<b>30,212.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>32,327.86</b>

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

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 2</b>	<b>17,755.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 2</b>	<b>18,662.22</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>8,425.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 3</b>	<b>8,428.00</b>

#### 5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
<b>Total Cost for Option 1</b>	<b>30,462.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>32,577.86</b>

#### 5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
<b>Total Cost for Option 2</b>	<b>18,275.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(755.00)
<b>True Total Cost for Option 2</b>	<b>19,052.22</b>

#### 5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>10,925.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(1,250.00)
<b>True Total Cost for Option 3</b>	<b>10,303.00</b>

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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
<b>Total Cost for Option 1</b>	<b>30,962.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>33,077.86</b>

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

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
<b>Total Cost for Option 2</b>	<b>18,775.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(880.00)
<b>True Total Cost for Option 2</b>	<b>19,427.22</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
<b>Total Cost for Option 3</b>	<b>11,425.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(1,375.00)
<b>True Total Cost for Option 3</b>	<b>10,678.00</b>

#### 20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
<b>Total Cost for Option 1</b>	<b>31,962.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>34,077.86</b>

#### 20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
<b>Total Cost for Option 2</b>	<b>19,775.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(1,130.00)
<b>True Total Cost for Option 2</b>	<b>20,177.22</b>

#### 20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
<b>Total Cost for Option 3</b>	<b>12,425.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(1,625.00)
<b>True Total Cost for Option 3</b>	<b>11,428.00</b>

#### 40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>34,177.86</b>

#### 40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>21,255.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>21,287.22</b>

#### 40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
<b>Total Cost for Option 3</b>	<b>14,425.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>13,253.00</b>

#### 100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	2,115.42
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>34,177.86</b>

#### 100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>21,255.36</b>
15% Self Employment Tax you will pay	1,531.86
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>21,287.22</b>

#### 100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
<b>Total Cost for Option 3</b>	<b>15,925.60</b>
15% Self Employment Tax you will pay	627.40
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>14,753.00</b>

## 2021 Illinois Agent's Group Medical Evaluation

### 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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
<b>Total Cost for Option 1</b>	<b>30,212.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>30,212.44</b>

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

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 2</b>	<b>17,755.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 2</b>	<b>17,130.36</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>8,425.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
<b>True Total Cost for Option 3</b>	<b>7,800.60</b>

#### 5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
<b>Total Cost for Option 1</b>	<b>30,462.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>30,462.44</b>

#### 5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
<b>Total Cost for Option 2</b>	<b>18,275.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(755.00)
<b>True Total Cost for Option 2</b>	<b>17,520.36</b>

#### 5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
<b>Total Cost for Option 3</b>	<b>10,925.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,250.00)
<b>True Total Cost for Option 3</b>	<b>9,675.60</b>

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

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
<b>Total Cost for Option 1</b>	<b>30,962.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>30,962.44</b>

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

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
<b>Total Cost for Option 2</b>	<b>18,775.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(880.00)
<b>True Total Cost for Option 2</b>	<b>17,895.36</b>

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

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
<b>Total Cost for Option 3</b>	<b>11,425.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,375.00)
<b>True Total Cost for Option 3</b>	<b>10,050.60</b>

#### 20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
<b>Total Cost for Option 1</b>	<b>31,962.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>31,962.44</b>

#### 20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
<b>Total Cost for Option 2</b>	<b>19,775.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,130.00)
<b>True Total Cost for Option 2</b>	<b>18,645.36</b>

#### 20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
<b>Total Cost for Option 3</b>	<b>12,425.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,625.00)
<b>True Total Cost for Option 3</b>	<b>10,800.60</b>

#### 40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>32,062.44</b>

#### 40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>21,255.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>19,755.36</b>

#### 40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
<b>Total Cost for Option 3</b>	<b>14,425.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>12,625.60</b>

#### 100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	29,062.44
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
<b>Total Cost for Option 1</b>	<b>32,062.44</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
<b>True Total Cost for Option 1</b>	<b>32,062.44</b>

#### 100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,255.36
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
<b>Total Cost for Option 2</b>	<b>21,255.36</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
<b>True Total Cost for Option 2</b>	<b>19,755.36</b>

#### 100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	5,925.60
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
<b>Total Cost for Option 3</b>	<b>15,925.60</b>
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,800.00)
<b>True Total Cost for Option 3</b>	<b>14,125.60</b>

## 2021 vs. 2020 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)

	2021	2020	% increase		2021	2020	% increase		2021	2020	% increase
<b>Option 1 Cost</b>				<b>Option 2 Cost</b>				<b>Option 3 Cost</b>			
Premiums paid by Agent	29,062.44	25,156.80	15.53%	Premiums paid by Agent	15,255.36	12,071.16	26.38%	Premiums paid by Agent	5,925.60	5,007.48	18.33%
Company contribution	43,883.16	37,217.52	17.91%	Company contribution	37,567.44	29,112.60	29.04%	Company contribution	15,708.72	12,432.60	26.35%
Total cost	72,945.60	62,374.32	16.95%	Total cost	52,822.80	41,183.76	28.26%	Total cost	21,634.32	17,440.08	24.05%