

2022 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	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	12,216.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	12,216.88

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	110.00
Total Cost for Option 2	7,114.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(377.50)
True Total Cost for Option 2	6,736.74

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	4,648.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	4,023.96

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	450.00
Total Cost for Option 1	12,466.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	12,466.88

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	360.00
Total Cost for Option 2	7,364.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(440.00)
True Total Cost for Option 2	6,924.24

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 3	4,898.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 3	4,211.46

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	950.00
Total Cost for Option 1	12,966.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	12,966.88

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	860.00
Total Cost for Option 2	7,864.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(565.00)
True Total Cost for Option 2	7,299.24

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 3	5,398.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 3	4,586.46

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,016.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,016.88

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,604.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,854.24

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 3	6,398.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(887.50)
True Total Cost for Option 3	5,511.46

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,016.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,016.88

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,604.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,854.24

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,148.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(912.50)
True Total Cost for Option 3	6,236.46

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,516.88
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,016.88
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,016.88

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,604.24
Deductible Cost	1,400.00
Co Insurance Costs(10% in network PPO)	1,600.00
Total Cost for Option 2	8,604.24
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	7,854.24

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,148.96
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,148.96
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(912.50)
True Total Cost for Option 3	6,236.46

2022 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$147,000

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	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	33,973.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	46,412.13

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	18,472.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	26,181.63

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	8,624.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	11,254.55

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,223.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	46,662.13

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
Total Cost for Option 2	18,992.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(755.00)
True Total Cost for Option 2	26,571.63

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	11,124.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	13,129.55

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	34,723.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	47,162.13

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
Total Cost for Option 2	19,492.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(880.00)
True Total Cost for Option 2	26,946.63

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	11,624.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	13,504.55

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	35,723.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	48,162.13

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
Total Cost for Option 2	20,492.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(1,130.00)
True Total Cost for Option 2	27,696.63

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	12,624.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	14,254.55

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	48,262.13

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	28,806.63

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	14,624.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	16,054.55

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	12,439.01
HSA Deduction Tax Savings	-
True Total Cost for Option 1	48,262.13

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	8,334.63
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	28,806.63

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	16,124.32
15% Self Employment Tax you will pay	3,255.23
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	17,554.55

2022 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$147,000

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	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	33,973.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	36,330.84

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	18,472.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	19,426.77

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	8,624.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	8,616.32

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,223.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	36,580.84

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
Total Cost for Option 2	18,992.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(755.00)
True Total Cost for Option 2	19,816.77

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	11,124.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	10,491.32

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	34,723.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	37,080.84

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
Total Cost for Option 2	19,492.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(880.00)
True Total Cost for Option 2	20,191.77

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	11,624.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	10,866.32

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	35,723.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,080.84

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
Total Cost for Option 2	20,492.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(1,130.00)
True Total Cost for Option 2	20,941.77

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	12,624.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	11,616.32

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,180.84

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	22,051.77

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	14,624.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	13,416.32

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	2,357.72
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,180.84

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	1,579.77
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	22,051.77

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	16,124.32
15% Self Employment Tax you will pay	617.00
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	14,916.32

2022 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	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	33,973.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	33,973.12

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	18,472.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	17,847.00

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	8,624.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	7,999.32

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,223.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	34,223.12

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	220.00
Total Cost for Option 2	18,992.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(755.00)
True Total Cost for Option 2	18,237.00

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	11,124.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	9,874.32

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	34,723.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	34,723.12

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	720.00
Total Cost for Option 2	19,492.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(880.00)
True Total Cost for Option 2	18,612.00

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	11,624.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	10,249.32

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	35,723.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	35,723.12

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	1,720.00
Total Cost for Option 2	20,492.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,130.00)
True Total Cost for Option 2	19,362.00

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	12,624.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	10,999.32

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	35,823.12

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	20,472.00

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	14,624.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	12,799.32

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	32,823.12
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	35,823.12
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	35,823.12

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	15,972.00
Deductible Cost	2,800.00
Co Insurance Costs(10% in network PPO)	3,200.00
Total Cost for Option 2	21,972.00
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	20,472.00

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	6,124.32
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	16,124.32
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,825.00)
True Total Cost for Option 3	14,299.32

2022 vs. 2021 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)

	2022	2021	% increase		2022	2021	% increase		2022	2021	% increase
Option 1 Cost				Option 2 Cost				Option 3 Cost			
Premiums paid by Agent	32,823.12	29,062.44	12.94%	Premiums paid by Agent	15,972.00	15,255.36	4.70%	Premiums paid by Agent	6,124.32	5,925.60	3.35%
Company contribution	48,477.60	43,883.16	10.47%	Company contribution	38,502.72	37,567.44	2.49%	Company contribution	15,151.68	15,708.72	-3.55%
Total cost	81,300.72	72,945.60	11.45%	Total cost	54,474.72	52,822.80	3.13%	Total cost	21,276.00	21,634.32	-1.66%