

2023 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 1,500 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	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	13,988.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,988.08

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	100.00
Total Cost for Option 2	7,398.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(400.00)
True Total Cost for Option 2	6,998.64

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	5,109.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	4,484.04

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	450.00
Total Cost for Option 1	14,238.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	14,238.08

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	350.00
Total Cost for Option 2	7,648.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(462.50)
True Total Cost for Option 2	7,186.14

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 3	5,359.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 3	4,671.54

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	950.00
Total Cost for Option 1	14,738.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	14,738.08

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	850.00
Total Cost for Option 2	8,148.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(587.50)
True Total Cost for Option 2	7,561.14

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 3	5,859.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 3	5,046.54

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	14,788.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	14,788.08

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 2	8,798.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	8,048.64

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 3	6,859.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 3	5,896.54

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	14,788.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	14,788.08

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 2	8,798.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	8,048.64

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,609.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 3	6,646.54

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	13,288.08
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	14,788.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	14,788.08

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	5,798.64
Deductible Cost	1,500.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 2	8,798.64
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	8,048.64

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,609.04
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,609.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(962.50)
True Total Cost for Option 3	6,646.54

2023 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$160,200

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 3,000 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 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 150.00

Total Cost for Option 1 **39,021.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **53,356.64**

2,500 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 2,500.00
 Co Insurance Costs(10% in network PPO) -

Total Cost for Option 2 **19,026.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (625.00)
 True Total Cost for Option 2 **27,015.86**

2,500 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 2,500.00
 Co Insurance Costs(10% in network PPO) -

Total Cost for Option 3 **9,935.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (625.00)
 True Total Cost for Option 3 **13,223.44**

5,000 dollars in Medical Related Expenses

Option 1 Cost
 Premiums 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 400.00

Total Cost for Option 1 **39,271.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **53,606.64**

5,000 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 3,000.00
 Co Insurance Costs(10% in network PPO) 200.00

Total Cost for Option 2 **19,726.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (800.00)
 True Total Cost for Option 2 **27,540.86**

5,000 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 5,000.00
 Co Insurance Costs(10% in network PPO) -

Total Cost for Option 3 **12,435.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (1,250.00)
 True Total Cost for Option 3 **15,098.44**

10,000 dollars in Medical Related Expenses

Option 1 Cost
 Premiums 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 900.00

Total Cost for Option 1 **39,771.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **54,106.64**

10,000 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 3,000.00
 Co Insurance Costs(10% in network PPO) 700.00

Total Cost for Option 2 **20,226.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (925.00)
 True Total Cost for Option 2 **27,915.86**

10,000 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 5,000.00
 Co Insurance Costs(10% in network PPO) 500.00

Total Cost for Option 3 **12,935.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (1,375.00)
 True Total Cost for Option 3 **15,473.44**

20,000 dollars in Medical Related Expenses

Option 1 Cost
 Premiums 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 1,900.00

Total Cost for Option 1 **40,771.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **55,106.64**

20,000 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 3,000.00
 Co Insurance Costs(10% in network PPO) 1,700.00

Total Cost for Option 2 **21,226.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (1,175.00)
 True Total Cost for Option 2 **28,665.86**

20,000 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 5,000.00
 Co Insurance Costs(10% in network PPO) 1,500.00

Total Cost for Option 3 **13,935.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (1,625.00)
 True Total Cost for Option 3 **16,223.44**

40,000 dollars in Medical Related Expenses

Option 1 Cost
 Premiums 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 2,000.00

Total Cost for Option 1 **40,871.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **55,206.64**

40,000 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 3,000.00
 Co Insurance Costs(10% in network PPO) 3,000.00

Total Cost for Option 2 **22,526.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (1,500.00)
 True Total Cost for Option 2 **29,640.86**

40,000 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 5,000.00
 Co Insurance Costs(10% in network PPO) 3,500.00

Total Cost for Option 3 **15,935.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (1,937.50)
 True Total Cost for Option 3 **17,910.94**

100,000 dollars in Medical Related Expenses

Option 1 Cost
 Premiums 37,871.04
 Deductible Cost 1,000.00
 Co Insurance Costs(10% in network PPO) 2,000.00

Total Cost for Option 1 **40,871.04**
 15% Self Employment Tax you will pay 14,335.60
 HSA Deduction Tax Savings -
 True Total Cost for Option 1 **55,206.64**

100,000 dollars in Medical Related Expenses

Option 2 Cost
 Premiums 16,526.16
 Deductible Cost 3,000.00
 Co Insurance Costs(10% in network PPO) 3,000.00

Total Cost for Option 2 **22,526.16**
 15% Self Employment Tax you will pay 8,614.70
 HSA Deduction Tax Savings (1,500.00)
 True Total Cost for Option 2 **29,640.86**

100,000 dollars in Medical Related Expenses

Option 3 Cost
 Premiums 7,435.56
 Deductible Cost 5,000.00
 Co Insurance Costs(10% in network PPO) 5,000.00

Total Cost for Option 3 **17,435.56**
 15% Self Employment Tax you will pay 3,912.88
 HSA Deduction Tax Savings (1,937.50)
 True Total Cost for Option 3 **19,410.94**

2023 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$160,200

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 3,000 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	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	39,021.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	41,738.24

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	19,026.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	20,034.01

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	9,935.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	10,052.22

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	39,271.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	41,988.24

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 2	19,726.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(800.00)
True Total Cost for Option 2	20,559.01

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	12,435.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	11,927.22

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	39,771.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	42,488.24

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	700.00
Total Cost for Option 2	20,226.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(925.00)
True Total Cost for Option 2	20,934.01

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	12,935.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	12,302.22

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	40,771.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	43,488.24

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	1,700.00
Total Cost for Option 2	21,226.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(1,175.00)
True Total Cost for Option 2	21,684.01

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	13,935.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	13,052.22

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	40,871.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	43,588.24

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	3,000.00
Total Cost for Option 2	22,526.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	22,659.01

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	15,935.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 3	14,739.72

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	40,871.04
15% Self Employment Tax you will pay	2,717.20
HSA Deduction Tax Savings	-
True Total Cost for Option 1	43,588.24

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	3,000.00
Total Cost for Option 2	22,526.16
15% Self Employment Tax you will pay	1,632.85
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 2	22,221.51

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	17,435.56
15% Self Employment Tax you will pay	741.66
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 3	16,239.72

2023 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 3,000 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	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	39,021.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	39,021.04

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	19,026.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	18,401.16

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	9,935.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	9,310.56

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	39,271.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	39,271.04

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 2	19,726.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(800.00)
True Total Cost for Option 2	18,926.16

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	12,435.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	11,185.56

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	39,771.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	39,771.04

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	700.00
Total Cost for Option 2	20,226.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(925.00)
True Total Cost for Option 2	19,301.16

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	12,935.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	11,560.56

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	40,771.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	40,771.04

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	1,700.00
Total Cost for Option 2	21,226.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,175.00)
True Total Cost for Option 2	20,051.16

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	13,935.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	12,310.56

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	40,871.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	40,871.04

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	3,000.00
Total Cost for Option 2	22,526.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	21,026.16

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	15,935.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 3	13,998.06

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	37,871.04
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	40,871.04
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	40,871.04

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	16,526.16
Deductible Cost	3,000.00
Co Insurance Costs(10% in network PPO)	3,000.00
Total Cost for Option 2	22,526.16
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	21,026.16

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	7,435.56
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	17,435.56
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,937.50)
True Total Cost for Option 3	15,498.06

2023 vs. 2022 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 3,000 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)

	2023	2022	% increase		2023	2022	% increase		2023	2022	% increase
Option 1 Cost				Option 2 Cost				Option 3 Cost			
Premiums paid by Agent	37,871.04	32,823.12	15.38%	Premiums paid by Agent	16,526.16	15,972.00	3.47%	Premiums paid by Agent	7,435.56	6,124.32	21.41%
Company contribution	55,825.68	48,477.60	15.16%	Company contribution	39,779.04	38,502.72	3.31%	Company contribution	18,138.84	15,151.68	19.72%
Total cost	93,696.72	81,300.72	15.25%	Total cost	56,305.20	54,474.72	3.36%	Total cost	25,574.40	21,276.00	20.20%