

2025 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 2A	1,650 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	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	200.00
Total Cost for Option 1	12,472.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	12,472.48

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	85.00
Total Cost for Option 2	9,110.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(433.75)
True Total Cost for Option 2	8,676.69

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	5,425.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	4,800.60

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	450.00
Total Cost for Option 1	12,722.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	12,722.48

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	335.00
Total Cost for Option 2	9,360.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(496.25)
True Total Cost for Option 2	8,864.19

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	250.00
Total Cost for Option 3	5,675.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(687.50)
True Total Cost for Option 3	4,988.10

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	950.00
Total Cost for Option 1	13,222.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,222.48

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	835.00
Total Cost for Option 2	9,860.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(621.25)
True Total Cost for Option 2	9,239.19

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 3	6,175.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(812.50)
True Total Cost for Option 3	5,363.10

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,272.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,272.48

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	1,350.00
Total Cost for Option 2	10,375.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	9,625.44

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 3	7,175.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,037.50)
True Total Cost for Option 3	6,138.10

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,272.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,272.48

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	1,350.00
Total Cost for Option 2	10,375.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	9,625.44

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,925.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,075.00)
True Total Cost for Option 3	6,850.60

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	11,772.48
Deductible Cost	500.00
Co Insurance Costs(10% in network PPO)	1,000.00
Total Cost for Option 1	13,272.48
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	13,272.48

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	7,375.44
Deductible Cost	1,650.00
Co Insurance Costs(10% in network PPO)	1,350.00
Total Cost for Option 2	10,375.44
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(750.00)
True Total Cost for Option 2	9,625.44

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	2,925.60
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 3	7,925.60
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,075.00)
True Total Cost for Option 3	6,850.60

2025 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$176,100

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 2A	3,300 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	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	34,701.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	47,402.67

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	23,519.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	33,796.28

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	10,838.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	14,577.99

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,951.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	47,652.67

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	170.00
Total Cost for Option 2	24,489.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(867.50)
True Total Cost for Option 2	34,523.78

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	13,338.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	16,452.99

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	35,451.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	48,152.67

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	670.00
Total Cost for Option 2	24,989.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(992.50)
True Total Cost for Option 2	34,898.78

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	13,838.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	16,827.99

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	36,451.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	49,152.67

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	1,670.00
Total Cost for Option 2	25,989.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(1,242.50)
True Total Cost for Option 2	35,648.78

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	14,838.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	17,577.99

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	49,252.67

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	36,421.28

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	16,838.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(2,125.00)
True Total Cost for Option 3	19,077.99

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	12,701.15
HSA Deduction Tax Savings	-
True Total Cost for Option 1	49,252.67

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	10,901.36
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	36,421.28

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	18,338.08
15% Self Employment Tax you will pay	4,364.91
HSA Deduction Tax Savings	(2,137.50)
True Total Cost for Option 3	20,565.49

2025 Illinois Agent's Group Medical Evaluation

Assumes In-Network

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$176,100

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 2A 3,300 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	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	34,701.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	37,108.93

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	23,519.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	24,961.19

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	10,838.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	11,040.42

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,951.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	37,358.93

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	170.00
Total Cost for Option 2	24,489.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(867.50)
True Total Cost for Option 2	25,688.69

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	13,338.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	12,915.42

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	35,451.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	37,858.93

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	670.00
Total Cost for Option 2	24,989.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(992.50)
True Total Cost for Option 2	26,063.69

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	13,838.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	13,290.42

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	36,451.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,858.93

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	1,670.00
Total Cost for Option 2	25,989.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(1,242.50)
True Total Cost for Option 2	26,813.69

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	14,838.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	14,040.42

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,958.93

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	27,586.19

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	16,838.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(2,125.00)
True Total Cost for Option 3	15,540.42

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	2,407.41
HSA Deduction Tax Savings	-
True Total Cost for Option 1	38,958.93

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	2,066.27
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	27,586.19

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	18,338.08
15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	(2,137.50)
True Total Cost for Option 3	17,027.92

2025 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 2A	3,300 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	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	150.00
Total Cost for Option 1	34,701.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	34,701.52

2,500 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 2	23,519.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 2	22,894.92

2,500 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	10,838.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 3	10,213.08

5,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	400.00
Total Cost for Option 1	34,951.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	34,951.52

5,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	170.00
Total Cost for Option 2	24,489.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(867.50)
True Total Cost for Option 2	23,622.42

5,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 3	13,338.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 3	12,088.08

10,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	900.00
Total Cost for Option 1	35,451.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	35,451.52

10,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	670.00
Total Cost for Option 2	24,989.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(992.50)
True Total Cost for Option 2	23,997.42

10,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	500.00
Total Cost for Option 3	13,838.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 3	12,463.08

20,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	1,900.00
Total Cost for Option 1	36,451.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	36,451.52

20,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	1,670.00
Total Cost for Option 2	25,989.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,242.50)
True Total Cost for Option 2	24,747.42

20,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 3	14,838.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 3	13,213.08

40,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	36,551.52

40,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	25,519.92

40,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 3	16,838.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(2,125.00)
True Total Cost for Option 3	14,713.08

100,000 dollars in Medical Related Expenses

Option 1 Cost	
Premiums	33,551.52
Deductible Cost	1,000.00
Co Insurance Costs(10% in network PPO)	2,000.00
Total Cost for Option 1	36,551.52
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	-
True Total Cost for Option 1	36,551.52

100,000 dollars in Medical Related Expenses

Option 2 Cost	
Premiums	21,019.92
Deductible Cost	3,300.00
Co Insurance Costs(10% in network PPO)	2,700.00
Total Cost for Option 2	27,019.92
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(1,500.00)
True Total Cost for Option 2	25,519.92

100,000 dollars in Medical Related Expenses

Option 3 Cost	
Premiums	8,338.08
Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	5,000.00
Total Cost for Option 3	18,338.08
15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	(2,137.50)
True Total Cost for Option 3	16,200.58

2025 vs. 2024 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 2A 3,300 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)

	2025	2024	% decrease		2025	2024	% increase		2025	2024	% increase
Option 1 Cost				Option 2 Cost				Option 3 Cost			
Premiums paid by Agent	33,551.52	37,652.88	-10.89%	Premiums paid by Agent	21,019.92	19,702.68	6.69%	Premiums paid by Agent	8,338.08	7,683.96	8.51%
Company contribution	49,462.56	55,480.56	-10.85%	Company contribution	50,230.80	47,178.12	6.47%	Company contribution	20,190.72	18,684.12	8.06%
Total cost	83,014.08	93,133.44	-10.87%	Total cost	71,250.72	66,880.80	6.53%	Total cost	28,528.80	26,368.08	8.19%