Assumes In-Network

Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay HSA Deduction Tax Savings

Total Cost for Option 1

True Total Cost for Option 1

500.00

1,000.00

13,272.48

13,272.48

Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 2

True Total Cost for Option 2

ASSUME INCORPORATED AGENT

Member only					
Option 1A 500 dollar deductible	1,500 Max out of				
Option 2A 1,650 dollar deductible Option 3A 2,500 dollar deductible	3,000 Max out of 5,000 Max out of				
2,500 dollars in Medical Related Expenses		2,500 dollars in Medical Related Expense	s	2,500 dollars in Medical Related Expense	es
Option 1 Cost	44 770 40	Option 2 Cost	7.075.44	Option 3 Cost	2 025 50
remiums Deductible Cost	11,772.48 500.00	Premiums Deductible Cost	7,375.44 1,650.00	Premiums Deductible Cost	2,925.60 2,500.00
Co Insurance Costs(10% in network PPO)	200.00	Co Insurance Costs(10% in network PPO)	85.00	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1 5% Self Employment Tax you will pay	12,472.48	Total Cost for Option 2 15% Self Employment Tax you will pay	9,110.44	Total Cost for Option 3 15% Self Employment Tax you will pay	5,425.60
ISA Deduction Tax Savings	-	HSA Deduction Tax Savings	(433.75)	HSA Deduction Tax Savings	(625.00
True Total Cost for Option 1	12,472.48	True Total Cost for Option 2	8,676.69	True Total Cost for Option 3	4,800.60
,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	s	5,000 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
remiums eductible Cost	11,772.48 500.00	Premiums Deductible Cost	7,375.44 1,650.00	Premiums Deductible Cost	2,925.60 2,500.00
Co Insurance Costs(10% in network PPO)	450.00	Co Insurance Costs (10% in network PPO)	335.00	Co Insurance Costs(10% in network PPO)	2,500.00
Total Cost for Option 1 .5% Self Employment Tax you will pay	12,722.48	Total Cost for Option 2 15% Self Employment Tax you will pay	9,360.44	Total Cost for Option 3 15% Self Employment Tax you will pay	5,675.60
ISA Deduction Tax Savings	-	HSA Deduction Tax Savings	(496.25)	HSA Deduction Tax Savings	(687.50
True Total Cost for Option 1	12,722.48	True Total Cost for Option 2	8,864.19	True Total Cost for Option 3	4,988.10
0,000 dollars in Medical Related Expense	s	10,000 dollars in Medical Related Expens	es	10,000 dollars in Medical Related Expen	ses
ption 1 Cost		Option 2 Cost		Option 3 Cost	
remiums	11,772.48	Premiums	7,375.44	Premiums	2,925.60
eductible Cost o Insurance Costs(10% in network PPO)	500.00 950.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,650.00 835.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 750.00
Total Cost for Option 1 5% Self Employment Tax you will pay	13,222.48	Total Cost for Option 2 15% Self Employment Tax you will pay	9,860.44	Total Cost for Option 3 15% Self Employment Tax you will pay	6,175.60
ISA Deduction Tax Savings	=	HSA Deduction Tax Savings	(621.25)	HSA Deduction Tax Savings	(812.50
True Total Cost for Option 1	13,222.48	True Total Cost for Option 2	9,239.19	True Total Cost for Option 3	5,363.10
20,000 dollars in Medical Related Expense	s	20,000 dollars in Medical Related Expens	es	20,000 dollars in Medical Related Expen	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	11,772.48	Premiums	7,375.44	Premiums	2,925.60
eductible Cost	500.00	Deductible Cost	1,650.00	Deductible Cost	2,500.00
o Insurance Costs(10% in network PPO)	1,000.00	Co Insurance Costs(10% in network PPO)	1,350.00	Co Insurance Costs(10% in network PPO)	1,750.00
Total Cost for Option 1 .5% Self Employment Tax you will pay	13,272.48	Total Cost for Option 2 15% Self Employment Tax you will pay	10,375.44	Total Cost for Option 3 15% Self Employment Tax you will pay	7,175.60
SA Deduction Tax Savings	-	HSA Deduction Tax Savings	(750.00)	HSA Deduction Tax Savings	(1,037.50
True Total Cost for Option 1	13,272.48	True Total Cost for Option 2	9,625.44	True Total Cost for Option 3	6,138.10
0,000 dollars in Medical Related Expense	s	40,000 dollars in Medical Related Expens	es	40,000 dollars in Medical Related Expen	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	11,772.48	Premiums	7,375.44	Premiums	2,925.60
Deductible Cost Co Insurance Costs(10% in network PPO)	500.00 1,000.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,650.00 1,350.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 2,500.00
Total Cost for Option 1 5% Self Employment Tax you will pay	13,272.48	Total Cost for Option 2 15% Self Employment Tax you will pay	10,375.44	Total Cost for Option 3 15% Self Employment Tax you will pay	7,925.60
ISA Deduction Tax Savings	=	HSA Deduction Tax Savings	(750.00)	HSA Deduction Tax Savings	(1,075.00
True Total Cost for Option 1	13,272.48	True Total Cost for Option 2	9,625.44	True Total Cost for Option 3	6,850.60
LOO,000 dollars in Medical Related Expens	es	100,000 dollars in Medical Related Exper	ises	100,000 dollars in Medical Related Expe	nses
		•		·	
Option 1 Cost Premiums	11,772.48	Option 2 Cost Premiums	7.375.44	Option 3 Cost Premiums	2.925.60
remunits	11,//2.40	i i Cilliuliis	1,313.44	i i Cilliuliis	2,923.60

1,650.00

1,350.00

10,375.44

(750.00)

9,625.44

Deductible Cost

Co Insurance Costs(10% in network PPO)

15% Self Employment Tax you will pay

HSA Deduction Tax Savings

Total Cost for Option 3

True Total Cost for Option 3

2,500.00

2,500.00

7,925.60

(1,075.00)

6,850.60

Assumes In-Network

ASSUMES SOLE PROPRIETOR WITH PROFIT UNDER \$176,100

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		2,500 dollars in Medical Related Expenses	edical Related Expenses 2,500 dollars in Medical Related Expense			
Option 1 Cost		Option 2 Cost		Option 3 Cost		
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08	
Deductible Cost	1,000.00	Deductible Cost	2,500.00	Deductible Cost	2,500.00	
Co Insurance Costs(10% in network PPO)	150.00	Co Insurance Costs(10% in network PPO)	-	Co Insurance Costs(10% in network PPO)	-	
Total Cost for Option 1	34,701.52	Total Cost for Option 2	23,519.92	Total Cost for Option 3	10,838.08	
15% Self Employment Tax you will pay	If Employment Tax you will pay 12,701.15 15% Self Employ		10,901.36	15% Self Employment Tax you will pay	4,364.91	
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)	
True Total Cost for Option 1	47,402.67	True Total Cost for Option 2	33,796.28	True Total Cost for Option 3	14,577.99	
True Total Cost for Option 1	47,402.67	True Total Cost for Option 2	33,790.26	True Total Cost for Option 5	14,577.99	
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expenses	i	5,000 dollars in Medical Related Expense	s	
Option 1 Cost		Option 2 Cost		Option 3 Cost		
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08	
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00	
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	170.00	Co Insurance Costs(10% in network PPO)	-	
Total Cost for Option 1 15% Self Employment Tax you will pay	34,951.52 12,701.15	Total Cost for Option 2 15% Self Employment Tax you will pay	24,489.92 10,901.36	Total Cost for Option 3 15% Self Employment Tax you will pay	13,338.08 4,364.91	
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(867.50)	HSA Deduction Tax Savings	(1,250.00)	
True Total Cost for Option 1	47,652.67	True Total Cost for Option 2	34,523.78	True Total Cost for Option 3	16,452.99	
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expense	es	10,000 dollars in Medical Related Expense	es	
Option 1 Cost		Option 2 Cost		Option 3 Cost		
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08	
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00	
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	670.00	Co Insurance Costs(10% in network PPO)	500.00	
Total Cost for Option 1	35,451.52	Total Cost for Option 2	24,989.92	Total Cost for Option 3	13,838.08	
15% Self Employment Tax you will pay	12,701.15	15% Self Employment Tax you will pay	10,901.36	15% Self Employment Tax you will pay	4,364.91	
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(992.50)	HSA Deduction Tax Savings	(1,375.00)	
True Total Cost for Option 1	48,152.67	True Total Cost for Option 2	34,898.78	True Total Cost for Option 3	16,827.99	
20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expense	es	20,000 dollars in Medical Related Expens	es	
20,000 dollars in Medical Related Expenses Option 1 Cost		20,000 dollars in Medical Related Expense Option 2 Cost	25	20,000 dollars in Medical Related Expense Option 3 Cost	es	
	33,551.52		21,019.92		es 8,338.08	
Option 1 Cost Premiums Deductible Cost	1,000.00	Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00	Option 3 Cost Premiums Deductible Cost	8,338.08 5,000.00	
Option 1 Cost Premiums		Option 2 Cost Premiums	21,019.92	Option 3 Cost Premiums	8,338.08	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	21,019.92 3,300.00 1,670.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	8,338.08 5,000.00 1,500.00	
Option 1 Cost Premiums Deductible Cost	1,000.00	Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00	Option 3 Cost Premiums Deductible Cost	8,338.08 5,000.00	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	1,000.00 1,900.00 36,451.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	1,000.00 1,900.00 36,451.52 12,701.15	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50)	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00)	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	1,000.00 1,900.00 36,451.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	1,000.00 1,900.00 36,451.52 12,701.15	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses	1,000.00 1,900.00 36,451.52 12,701.15	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00)	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00)	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 12,701.15 - 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co insurance Costs(10% in network PPO)	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO)	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
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Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 1,000.00 2,000.00 36,551.52 1,000.00 2,000.00 36,551.52	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00 1,900.00 36,451.52 12,701.15 - 49,152.67 33,551.52 1,000.00 2,000.00 36,551.52 1,000.00 49,252.67	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expense Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 21,019.92 3,300.00 2,700.00 27,019.92 10,901.36 (1,500.00) 36,421.28	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 es 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99	

Assumes In-Network

15% Self Employment Tax you will pay

True Total Cost for Option 1

HSA Deduction Tax Savings

ASSUME SOLE PROPRIETOR WITH PROFIT OVER \$176,100

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		2,500 dollars in Medical Related Expense	es.	2,500 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08
Deductible Cost	1,000.00	Deductible Cost	2,500.00	Deductible Cost	2,500.00
Co Insurance Costs(10% in network PPO)	150.00	Co Insurance Costs(10% in network PPO)	-	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1	34,701.52	Total Cost for Option 2	23,519.92	Total Cost for Option 3	10,838.08
15% Self Employment Tax you will pay	2,407.41	15% Self Employment Tax you will pay	2,066.27	15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)
True Total Cost for Option 1	37,108.93	True Total Cost for Option 2	24,961.19	True Total Cost for Option 3	11,040.42
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	es	5,000 dollars in Medical Related Expense	es
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	170.00	Co Insurance Costs(10% in network PPO)	-
Total Cost for Option 1	34,951.52	Total Cost for Option 2	24,489.92	Total Cost for Option 3	13,338.08
15% Self Employment Tax you will pay	2,407.41	15% Self Employment Tax you will pay	2,066.27	15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(867.50)	HSA Deduction Tax Savings	(1,250.00)
True Total Cost for Option 1	37,358.93	True Total Cost for Option 2	25,688.69	True Total Cost for Option 3	12,915.42
10,000 dollars in Medical Related Expenses		10,000 dollars in Medical Related Expens	ses	10,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	33,551.52	Premiums	21,019.92	Premiums	8.338.08
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	670.00	Co Insurance Costs(10% in network PPO)	500.00
co insurance costs(15% in network 1 7 5)	300.00	comparance costs(15% in network 1.5%)	070.00	co insurance costs(10% in nection (1.0)	300.00
Total Cost for Option 1 15% Self Employment Tax you will pay	35,451.52 2,407.41	Total Cost for Option 2 15% Self Employment Tax you will pay	24,989.92 2,066.27	Total Cost for Option 3 15% Self Employment Tax you will pay	13,838.08 827.34
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(992.50)	HSA Deduction Tax Savings	(1,375.00)
True Total Cost for Option 1	37,858.93	True Total Cost for Option 2	26,063.69	True Total Cost for Option 3	13,290.42
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20,000 dollars in Medical Related Expenses		20,000 dollars in Medical Related Expens	ies	20,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,670.00	Co Insurance Costs(10% in network PPO)	1,500.00
Total Cost for Option 1 15% Self Employment Tax you will pay	36,451.52 2,407.41	Total Cost for Option 2 15% Self Employment Tax you will pay	25,989.92 2,066.27	Total Cost for Option 3 15% Self Employment Tax you will pay	14,838.08 827.34
HSA Deduction Tax Savings	_,	HSA Deduction Tax Savings	(1,242.50)	HSA Deduction Tax Savings	(1,625.00)
True Total Cost for Option 1	38,858.93	True Total Cost for Option 2	26,813.69	True Total Cost for Option 3	14,040.42
True Total Cost for Option 1	30,030.53	True Total Cost for Option 2	20,013.03	True Total Cost for Option's	14,040.42
40,000 dollars in Medical Related Expenses		40,000 dollars in Medical Related Expens	es	40,000 dollars in Medical Related Expens	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00
Co Insurance Costs(10% in network PPO)	2,000.00	Co Insurance Costs(10% in network PPO)	2,700.00	Co Insurance Costs(10% in network PPO)	3,500.00
Total Cost for Option 1	36,551.52	Total Cost for Option 2	27,019.92	Total Cost for Option 3	16,838.08
15% Self Employment Tax you will pay	2,407.41	15% Self Employment Tax you will pay	2,066.27	15% Self Employment Tax you will pay	827.34
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(1,500.00)	HSA Deduction Tax Savings	(2,125.00)
True Total Cost for Option 1	38,958.93	True Total Cost for Option 2	27,586.19	True Total Cost for Option 3	15,540.42
100,000 dollars in Medical Related Expense	es.	100,000 dollars in Medical Related Exper	ises	100,000 dollars in Medical Related Exper	nses
				•	
Option 1 Cost	22 554 52	Option 2 Cost	21 010 02	Option 3 Cost	0 220 00
Premiums Deductible Cost	33,551.52	Premiums Deductible Cost	21,019.92	Premiums Deductible Cost	8,338.08 5,000.00
Co Insurance Costs(10% in network PPO)	1,000.00 2,000.00	Co Insurance Costs(10% in network PPO)	3,300.00 2,700.00	Co Insurance Costs(10% in network PPO)	5,000.00
	,	,	,		-,
Total Cost for Option 1	36,551.52	Total Cost for Option 2	27,019.92	Total Cost for Option 3	18,338.08
15% Self Employment Tax you will pay	2,407.41	15% Self Employment Tax you will pay	2,066.27	15% Self Employment Tax you will pay	827.34

2,066.27

(1,500.00)

27,586.19

15% Self Employment Tax you will pay

True Total Cost for Option 3

HSA Deduction Tax Savings

827.34

(2,137.50)

17,027.92

15% Self Employment Tax you will pay

True Total Cost for Option 2

HSA Deduction Tax Savings

2,407.41

38,958.93

Assumes In-Network

ASSUME INCORPORATED AGENT

True Total Cost for Option 1

36,551.52

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		2,500 dollars in Medical Related Expense	es .	2,500 dollars in Medical Related Expenses			
Option 1 Cost		Option 2 Cost		Option 3 Cost			
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08		
Deductible Cost	1,000.00	Deductible Cost	2,500.00	Deductible Cost	2,500.00		
Co Insurance Costs(10% in network PPO)	150.00	Co Insurance Costs(10% in network PPO)	-	Co Insurance Costs(10% in network PPO)	-		
Total Cost for Option 1 15% Self Employment Tax you will pay	34,701.52	Total Cost for Option 2 15% Self Employment Tax you will pay	23,519.92	Total Cost for Option 3 15% Self Employment Tax you will pay	10,838.08		
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(625.00)	HSA Deduction Tax Savings	(625.00)		
True Total Cost for Option 1	34,701.52	True Total Cost for Option 2	22,894.92	True Total Cost for Option 3	10,213.08		
		5,000 dollars in Medical Related Expense		5,000 dollars in Medical Related Expense			
5,000 dollars in Medical Related Expenses			:5		:5		
Option 1 Cost		Option 2 Cost		Option 3 Cost			
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08		
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00		
Co Insurance Costs(10% in network PPO)	400.00	Co Insurance Costs(10% in network PPO)	170.00	Co Insurance Costs(10% in network PPO)	-		
Total Cost for Option 1 15% Self Employment Tax you will pay	34,951.52	Total Cost for Option 2 15% Self Employment Tax you will pay	24,489.92	Total Cost for Option 3 15% Self Employment Tax you will pay	13,338.08		
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(867.50)	HSA Deduction Tax Savings	(1,250.00)		
True Total Cost for Option 1	34,951.52	True Total Cost for Option 2	23,622.42	True Total Cost for Option 3	12,088.08		
10,000 dollars in Medical Related Expenses	5	10,000 dollars in Medical Related Expens	ies	10,000 dollars in Medical Related Expens	ses		
Option 1 Cost		Option 2 Cost		Option 3 Cost			
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08		
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00		
Co Insurance Costs(10% in network PPO)	900.00	Co Insurance Costs(10% in network PPO)	670.00	Co Insurance Costs(10% in network PPO)	500.00		
Total Cost for Option 1 15% Self Employment Tax you will pay	35,451.52	Total Cost for Option 2 15% Self Employment Tax you will pay	24,989.92	Total Cost for Option 3 15% Self Employment Tax you will pay	13,838.08		
HSA Deduction Tax Savings	-	HSA Deduction Tax Savings	(992.50)	HSA Deduction Tax Savings	(1,375.00)		
True Total Cost for Option 1	35,451.52	True Total Cost for Option 2	23,997.42	True Total Cost for Option 3	12,463.08		
20,000 dollars in Medical Related Expenses	5	20,000 dollars in Medical Related Expens	ses	20,000 dollars in Medical Related Expens	ses		
Option 1 Cost		Option 2 Cost		Option 3 Cost			
Premiums	33,551.52	Premiums	21,019.92	Premiums	8,338.08		
Deductible Cost	1,000.00	Deductible Cost	3,300.00	Deductible Cost	5,000.00		
Co Insurance Costs(10% in network PPO)	1,900.00	Co Insurance Costs(10% in network PPO)	1,670.00	Co Insurance Costs(10% in network PPO)	1,500.00		
Total Cost for Option 1 15% Self Employment Tax you will pay	36,451.52	Total Cost for Option 2	25,989.92	Total Cost for Option 3 15% Self Employment Tax you will pay	14,838.08		
HSA Deduction Tax Savings		15% Self Employment Tax you will pay					
	=	15% Self Employment Tax you will pay HSA Deduction Tax Savings	(1,242.50)	HSA Deduction Tax Savings	(1,625.00)		
True Total Cost for Option 1	- 36,451.52		(1,242.50) 24,747.42		(1,625.00) 13,213.08		
-	- 36,451.52	HSA Deduction Tax Savings		HSA Deduction Tax Savings			
-		HSA Deduction Tax Savings	24,747.42	HSA Deduction Tax Savings	13,213.08		
True Total Cost for Option 1		HSA Deduction Tax Savings True Total Cost for Option 2	24,747.42	HSA Deduction Tax Savings True Total Cost for Option 3	13,213.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses		HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens	24,747.42	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense	13,213.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost	s	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost	24,747.42 Sees	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost	13,213.08 Ses		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums	33,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums	24,747.42 sies 21,019.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums	13,213.08 ses 8,338.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost	33,551.52 1,000.00	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost	24,747.42 21,019.92 3,300.00	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost	13,213.08 Ses 8,338.08 5,000.00		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	33,551.52 1,000.00 2,000.00	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	24,747.42 21,019.92 3,300.00 2,700.00	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	13,213.08 8,338.08 5,000.00 3,500.00		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay	33,551.52 1,000.00 2,000.00	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	33,551.52 1,000.00 2,000.00 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1	33,551.52 1,000.00 2,000.00 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses	33,551.52 1,000.00 2,000.00 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expense Option 1 Cost	33,551.52 1,000.00 2,000.00 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expen	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expens Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost Premiums	33,551.52 1,000.00 2,000.00 36,551.52 - 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Expens Option 2 Cost Premiums	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost	33,551.52 1,000.00 2,000.00 36,551.52 - 36,551.52	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Exper Option 2 Cost Premiums Deductible Cost	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92 1Ses 21,019.92 3,300.00	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08		
True Total Cost for Option 1 40,000 dollars in Medical Related Expenses Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expense Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	33,551.52 1,000.00 2,000.00 36,551.52 - 36,551.52 33,551.52 1,000.00 2,000.00	HSA Deduction Tax Savings True Total Cost for Option 2 40,000 dollars in Medical Related Expens Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 2 100,000 dollars in Medical Related Exper Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	24,747.42 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92 3,300.00 2,700.00	HSA Deduction Tax Savings True Total Cost for Option 3 40,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3 15% Self Employment Tax you will pay HSA Deduction Tax Savings True Total Cost for Option 3 100,000 dollars in Medical Related Expense Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08 1865 8,338.08 5,000.00 5,000.00		

25,519.92

True Total Cost for Option 2

16,200.58

True Total Cost for Option 3

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 %	6 decrease		2025	2024 %	increase		2025	2024 %	increase
Option 1 Cost	22 554 52	27.052.00	10.000/	Option 2 Cost	21 010 02	10 702 60	C C00/	Option 3 Cost	0 220 00	7.692.06	8.51%
Premiums paid by Agent	33,551.52	•	-10.89%	Premiums paid by Agent	21,019.92	19,702.68	6.69%	Premiums paid by Agent	8,338.08	7,683.96	
Company contribution	49,462.56		-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%