Assumes In-Network

Option 1 Cost Premiums

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

ASSUME INCORPORATED AGENT

Member only					
Option 1A 500 dollar deductible Option 2A 1,650 dollar deductible	1,500 Max out of 3,000 Max out of				
Option 3A 2,500 dollar deductible	5,000 Max out of				
2,500 dollars in Medical Related Expenses		2,500 dollars in Medical Related Expense	es	2,500 dollars in Medical Related Expens	es
Option 1 Cost Premiums	11,772.48	Option 2 Cost Premiums	7,375.44	Option 3 Cost Premiums	2,925.60
Deductible Cost	500.00	Deductible Cost	1,650.00	Deductible Cost	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 15% 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
HSA 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
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	es	5,000 dollars in Medical Related Expens	es
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)	500.00 450.00	Deductible Cost Co Insurance Costs(10% in network PPO)	1,650.00 335.00	Deductible Cost Co Insurance Costs(10% in network PPO)	2,500.00 250.00
Total Cost for Option 1 15% 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
HSA 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
10,000 dollars in Medical Related Expenses	s	10,000 dollars in Medical Related Expens	es	10,000 dollars in Medical Related Expen	ses
Option 1 Cost		Option 2 Cost		Option 3 Cost	
Premiums 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)	950.00	Co Insurance Costs(10% in network PPO)	835.00	Co Insurance Costs(10% in network PPO)	750.00
Total Cost for Option 1 15% 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
HSA 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
Deductible Cost	500.00	Deductible Cost	1,650.00	Deductible Cost	2,500.00
Co 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 15% 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
HSA 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
40,000 dollars in Medical Related Expenses	s	40,000 dollars in Medical Related Expens	ees	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	500.00	Deductible Cost	1,650.00	Deductible Cost	2,500.00
Co 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)	2,500.00
Total Cost for Option 1 15% 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
HSA 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
100,000 dollars in Medical Related Expense	es	100,000 dollars in Medical Related Expen	nses	100,000 dollars in Medical Related Expe	nses

7,375.44

1,650.00

1,350.00

10,375.44

(750.00)

9,625.44

Option 3 Cost Premiums

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

2,925.60

2,500.00

2,500.00

7,925.60

(1,075.00)

6,850.60

Option 2 Cost Premiums 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

11,772.48

500.00

1,000.00

13,272.48

13,272.48

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 Expense	s	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	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	12,701.15	15% Self Employment Tax you will pay	10,901.36	15% Self Employment Tax you will pay	4,364.91		
USA Doduction Tay Savings		USA Deduction Tay Sovings	(63E 00)	USA Deduction Tay Sovings	(63E 00)		
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		
5,000 dollars in Medical Related Expenses		5,000 dollars in Medical Related Expense	s	5,000 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	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	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	(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 Expens	es	10,000 dollars in Medical Related Expens	ies		
		, , , , , , , , , , , , , , , , , , , ,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			
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 Expens	es	20,000 dollars in Medical Related Expens	ies		
			es		ses		
20,000 dollars in Medical Related Expenses Option 1 Cost Premiums	33,551.52	20,000 dollars in Medical Related Expens Option 2 Cost Premiums	21,019.92	20,000 dollars in Medical Related Expens Option 3 Cost Premiums	ses 8,338.08		
Option 1 Cost		Option 2 Cost		Option 3 Cost			
Option 1 Cost Premiums	33,551.52	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)	33,551.52 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 Co Insurance Costs(10% in network PPO) Total Cost for Option 1	33,551.52 1,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	21,019.92 3,300.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	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	33,551.52 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	33,551.52 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	33,551.52 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	33,551.52 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	33,551.52 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 40,000 dollars in Medical Related Expens	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	33,551.52 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 Expens 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 Expens 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	33,551.52 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 Expens 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 Expens 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	33,551.52 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 Expens 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 es	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	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	33,551.52 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 Expens 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 Expens 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	33,551.52 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 Expens 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 es	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	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)	33,551.52 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 Expens 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 es	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) 17,577.99 888 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)	33,551.52 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 Expens 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 es 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) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 885 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) Total Cost for Option 1 15% Self Employment Tax you will pay HSA Deduction Tax Savings	33,551.52 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 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	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 88 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	33,551.52 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 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	21,019.92 3,300.00 1,670.00 25,989.92 10,901.36 (1,242.50) 35,648.78 es 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 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	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 88 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91		
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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 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 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 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 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 es 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 True Total Cost for Option 3 100,000 dollars in Medical Related Expens 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 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99 1SES		
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 Expense 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 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 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 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 es 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 True Total Cost for Option 3 100,000 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	8,338.08 5,000.00 1,500.00 14,838.08 4,364.91 (1,625.00) 17,577.99 8,338.08 5,000.00 3,500.00 16,838.08 4,364.91 (2,125.00) 19,077.99		

Assumes In-Network

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)

38,958.93

True Total Cost for Option 1

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	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	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	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	(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
20,000 dollars in Medical Related Expenses				20,000 dollars in Medical Related Expenses	
20,000 dollars in Medical Related Expenses	;	20,000 dollars in Medical Related Expens	ses	20,000 dollars in Medical Related Expens	ses
	i		ses	•	ses
20,000 dollars in Medical Related Expenses Option 1 Cost Premiums	33,551.52	20,000 dollars in Medical Related Expens Option 2 Cost Premiums	21,019.92	20,000 dollars in Medical Related Expens Option 3 Cost Premiums	ses 8,338.08
Option 1 Cost Premiums Deductible Cost		Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00	Option 3 Cost	8,338.08 5,000.00
Option 1 Cost Premiums	33,551.52	Option 2 Cost Premiums	21,019.92	Option 3 Cost Premiums	8,338.08
Option 1 Cost Premiums Deductible Cost	33,551.52 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)	33,551.52 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 Co Insurance Costs(10% in network PPO) Total Cost for Option 1	33,551.52 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	21,019.92 3,300.00 1,670.00 25,989.92	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
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 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 2,066.27	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 14,838.08 827.34
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 1,900.00 36,451.52 2,407.41	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 2,066.27 (1,242.50) 26,813.69	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 14,838.08 827.34 (1,625.00) 14,040.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41	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 Expens	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69	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 14,838.08 827.34 (1,625.00) 14,040.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41	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 Expens Option 2 Cost	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69	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	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93	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 Expens Option 2 Cost Premiums	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69	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 14,838.08 827.34 (1,625.00) 14,040.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41	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 Expens Option 2 Cost	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69	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	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42
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)	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 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 Expens 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 2,066.27 (1,242.50) 26,813.69 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 14,838.08 827.34 (1,625.00) 14,040.42 Ses 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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00	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 Expens Option 2 Cost Premiums Deductible Cost	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69	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	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 568 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 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)	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 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 Expens 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 2,066.27 (1,242.50) 26,813.69 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) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 568 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) Total Cost for Option 1 15% Self Employment Tax you will pay	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27	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	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 568 8,338.08 5,000.00 3,500.00 16,838.08 827.34
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41	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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 14,838.08 827.34 (1,625.00) 14,040.42 568 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41	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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 568 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 14,838.08 827.34 (1,625.00) 14,040.42 Ses 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 5685 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 14,838.08 827.34 (1,625.00) 14,040.42 Ses 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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 Expense Option 1 Cost Premiums Deductible Cost	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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 Deductible Cost Premiums Deductible Cost	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 True Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 827.34 (1,625.00) 14,040.42 885 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42
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)	33,551.52 1,000.00 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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 Deductible Cost Co Insurance Costs(10% in network PPO)	21,019.92 3,300.00 1,670.00 25,989.92 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 True Total Cost for Option 3 100,000 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 14,838.08 827.34 (1,625.00) 14,040.42 568 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42 0.000.00 5,000.00 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 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 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 1,900.00 36,451.52 2,407.41 - 38,858.93 33,551.52 1,000.00 2,000.00 36,551.52 2,407.41 - 38,958.93	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 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 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 2,066.27 (1,242.50) 26,813.69 21,019.92 3,300.00 2,700.00 27,019.92 2,066.27 (1,500.00) 27,586.19	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 True Total Cost for Option 3 100,000 dollars in Medical Related Expens 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 14,838.08 827.34 (1,625.00) 14,040.42 8588 8,338.08 5,000.00 3,500.00 16,838.08 827.34 (2,125.00) 15,540.42

27,586.19

True Total Cost for Option 2

17,027.92

True Total Cost for Option 3

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	s	2,500 dollars in Medical Related Expense	s
Option 1 Cost	22 554 52	Option 2 Cost	24 242 22	Option 3 Cost	0.000.00
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		15% Self Employment Tax you will pay		15% Self Employment Tax you will pay	.,
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 Expenses		5,000 dollars in Medical Related Expense	s	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	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		15% Self Employment Tax you will pay		15% Self Employment Tax you will pay	
HSA Deduction Tax Savings	=	HSA Deduction Tax Savings	(867.50)	HSA Deduction Tax Savings	(1,250.00)
Torra Tatal Coat for Oation 1	24.054.52	Tour Total Continue Ontinue 2	22 (22 42	Tour Total Continue 2	12 000 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		10,000 dollars in Medical Related Expense	es	10,000 dollars in Medical Related Expens	es
10,000 ushars in medical helated Expenses		20,000 donars in medical nelated Expens		20,000 donaro in medical nelated Expens	
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
comparance costs(10% in network 11 0)	300.00	comparatice costs(10% in network 11 0)	070.00	comparatice costs(10% in network 11 0)	300.00
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		15% Self Employment Tax you will pay	,	15% Self Employment Tax you will pay	
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		20,000 dollars in Medical Related Expense	es	20,000 dollars in Medical Related Expens	es
			es	•	es
Option 1 Cost	22 554 52	Option 2 Cost		Option 3 Cost	
Option 1 Cost Premiums	33,551.52	Option 2 Cost Premiums	21,019.92	Option 3 Cost Premiums	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 Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00	Option 2 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 2	21,019.92 3,300.00	Option 3 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 3	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	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	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
Option 1 Cost Premiums Deductible Cost Co Insurance Costs(10% in network PPO) Total Cost for Option 1	1,000.00 1,900.00	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	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
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	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	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
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	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 (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 (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 HSA Deduction Tax Savings True Total Cost for Option 1	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 HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42	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 (1,625.00) 13,213.08
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	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 HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42	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 (1,625.00) 13,213.08
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	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 HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42	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 (1,625.00) 13,213.08
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	1,000.00 1,900.00 36,451.52 - 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 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 (1,242.50) 24,747.42	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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08
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	1,000.00 1,900.00 36,451.52 - 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 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 (1,242.50) 24,747.42	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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08
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	1,000.00 1,900.00 36,451.52 - 36,451.52 33,551.52 1,000.00	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	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00	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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 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 - 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 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 (1,242.50) 24,747.42	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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08
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 - 36,451.52 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 (1,242.50) 24,747.42 es 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 (1,625.00) 13,213.08 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 - 36,451.52 33,551.52 1,000.00	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) Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00	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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 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 Deductible Cost Co Insurance Costs(10% in network PPO)	1,000.00 1,900.00 36,451.52 - 36,451.52 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 (1,242.50) 24,747.42 es 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 (1,625.00) 13,213.08 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 - 36,451.52 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) Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 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) Total Cost for Option 3	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 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) 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 - 36,451.52 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 HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (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 (1,625.00) 13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (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	1,000.00 1,900.00 36,451.52 - 36,451.52 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) Total Cost for Option 2 15% Self Employment Tax you will pay	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 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 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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 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) 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 - 36,451.52 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 HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	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 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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08
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 HSA Deduction Tax Savings	1,000.00 1,900.00 36,451.52 - 36,451.52 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 HSA Deduction Tax Savings	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	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 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 (1,625.00) 13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08
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 HSA Deduction Tax Savings True Total Cost for Option 1	1,000.00 1,900.00 36,451.52 - 36,451.52 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 HSA Deduction Tax Savings True Total Cost for Option 2	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	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 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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08
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 HSA Deduction Tax Savings True Total Cost for Option 1 100,000 dollars in Medical Related Expenses Option 1 Cost	1,000.00 1,900.00 36,451.52 - 36,451.52 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	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	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 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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 es 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08
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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	1,000.00 1,900.00 36,451.52 - 36,451.52 33,551.52 1,000.00 2,000.00 36,551.52 - 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	21,019.92 3,300.00 1,670.00 25,989.92 (1,242.50) 24,747.42 es 21,019.92 3,300.00 2,700.00 27,019.92 (1,500.00) 25,519.92	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 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	8,338.08 5,000.00 1,500.00 14,838.08 (1,625.00) 13,213.08 8,338.08 5,000.00 3,500.00 16,838.08 (2,125.00) 14,713.08
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25,519.92

True Total Cost for Option 3

16,200.58

True Total Cost for Option 2

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	7,652.88	-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	5,480.56	-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	3,133.44	-10.87%	Total cost	71,250.72	66,880.80	6.53%	Total cost	28,528.80	26,368.08	8.19%