

2027 Health Plan Comparison
Maximum Exposure Calculation
Using only Tier 1 - HealthSync Providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out -of-Pocket Cost	\$6,000	\$5,000	\$4,000	\$12,000	\$10,000	\$8,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$5,734.80	\$5,449.28	\$6,756.52	\$12,358.80	\$12,419.56	\$17,466.08
Spousal Surcharge, if applicable				\$3,250	\$3,250	\$3,250
Maximum Exposure	\$5,734.80	\$5,449.28	\$6,756.52	\$15,608.80	\$15,669.56	\$20,716.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out -of-Pocket Cost	\$6,000	\$5,000	\$4,000	\$12,000	\$10,000	\$8,000
Total Exposure	\$6,859.56	\$6,237.08	\$6,756.52	\$14,608.32	\$13,995.16	\$17,466.08
Spousal Surcharge, if applicable				\$3,250	\$3,250	\$3,250
Maximum Exposure	\$6,859.56	\$6,237.08	\$6,756.52	\$17,858.32	\$17,245.16	\$20,716.08

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

2027 Health Plan Comparison
Maximum Exposure Calculation
Using In-network providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out -of-Pocket Cost	\$8,700	\$8,000	\$7,000	\$17,400	\$16,000	\$14,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$8,434.80	\$8,449.28	\$9,756.52	\$17,758.80	\$18,419.56	\$23,466.08
Spousal Surcharge, if applicable				\$3,250	\$3,250	\$3,250
Maximum Exposure	\$8,434.80	\$8,449.28	\$9,756.52	\$21,008.80	\$21,669.56	\$26,716.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$859.56	\$1,237.08	\$2,756.52	\$2,608.32	\$3,995.16	\$9,466.08
Maximum Out -of-Pocket Cost	\$8,700	\$8,000	\$7,000	\$17,400	\$16,000	\$14,000
Total Exposure	\$9,559.56	\$9,237.08	\$9,756.52	\$20,008.32	\$19,995.16	\$23,466.08
Spousal Surcharge, if applicable				\$3,250	\$3,250	\$3,250
Maximum Exposure	\$9,559.56	\$9,237.08	\$9,756.52	\$23,258.32	\$23,245.16	\$26,716.08

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem provider network