

Town of Concord
Comparison of Benchmark to HSA-Qualified Plans
Employee Costs & Exposure
Tufts – Family Coverage

*The following chart compares the fixed costs and total exposure of the Benchmark and HSA-Qualified plans.
Employees are encouraged to review plan documents, the only source on which coverage is based, when comparing plan costs.*

Benchmark HMO	HSA-Qualified HMO
Premiums – Fixed Costs	
You Pay: Annual Premium = \$13,450	You Pay: Annual Premium = \$9,825 <i>And \$2,000 is contributed by Town to Employee's HSA</i>
Total Exposure for Family	
\$13,450 Premium PLUS Medical Expenses: Up to \$2,000 per person; \$4,000 per family via deductible (\$300 per person; \$900 for Family) & Copays, e.g.: ➤ Hospital \$500 ➤ Surgery \$250 ➤ ER Visit \$100 ➤ MRI or CT \$100 ➤ Specialist \$45 ➤ Primary Care \$20 PLUS Rx copays: Up to \$3,000 per person; \$6,000 per family, e.g.: ➤ 30 Days: \$10/\$30/\$65 ➤ 90 Days: \$25/\$75/\$165	\$9,825 Premium PLUS No more than \$4,000 Medical Expenses and up to \$13,100 Medical + Rx Expenses combined After Med/Rx deductible, pay Rx copays ONLY, up to the \$13,100 max, e.g.: ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165 MINUS \$2,000 of Town-contributed HSA funds (but employee's HSA can't be used for children who aren't tax dependent)

**\$5,625
Saved!**

Please see page 2 of this document for cost scenarios based on these plan provisions

Cost Scenarios for Medical Services

Tufts – Family Coverage

The following chart compares costs based on Benchmark and HSA-Qualified plan coverage for non-preventative medical services. Prescription costs are not included in these scenarios.

Employees are encouraged to review plan documents, the only source on which coverage is based, when comparing plan costs.

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Benchmark HMO	HSA-Qualified HMO
Premium = \$13,450	Premium = \$9,825 (Employee Cost)
Scenario #1: \$900 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,750 + copays	You Pay: Premium + \$0* = \$9,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$5,025</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; \$1,100 remains in HSA account</p>
Scenario #2: \$900 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* = \$14,350 + copays	You Pay: Premium + \$0* = \$9,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$5,625</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; \$1,100 remains in HSA account</p>
Scenario #3: \$2,000 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,750 + copays	You Pay: Premium + \$0* = \$9,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$3,925 +</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p>
Scenario #4: \$2,000 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* + copays = \$14,350 + copays	You Pay: Premium + \$0* = \$9,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$4,525 +</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p>
Scenario #5: \$4,000 of Medical Services Incurred by 1 Family Member	
You Pay: Premium + \$300 deductible* + copays = \$13,750 + copays <p style="margin-top: 10px;">Pay no more than \$2,000 medical per person, Premiums + Medical Max = \$15,450</p>	You Pay: Premium + \$2,000* = \$11,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$1,625 to \$1,925+</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid, Premiums + Medical Max = \$13,825</p>
Scenario #6: \$4,000 of Medical Services Incurred by 3 Family Members	
You Pay: Premium + \$900 deductible* + copays = \$14,350 + copays <p style="margin-top: 10px;">Pay no more than \$4,000 medical per family, Premiums + Medical Max = \$16,612</p>	You Pay: Premium + \$2,000* = \$11,825 <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$2,525 to \$2,787</div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; \$0 remains in HSA account</p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid, Premiums + Medical Max = \$13,825</p>
* Deductible = \$300 per person w/max of \$900 per family; doesn't apply to routine office visits	