

**Town of Concord**  
**Comparison of Benchmark to HSA-Qualified Plans**  
**Employee Costs & Exposure**  
**Fallon Direct – 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.*

<b>Benchmark HMO</b>	<b>HSA-Qualified HMO</b>
<b>Premiums – Fixed Costs</b>	
You Pay: Annual Premium = <b>\$8,244</b>	You Pay: Annual Premium = <b>\$6,544</b>  <i>And \$2,000 is contributed by Town to Employee's HSA</i>
<b>Total Exposure for Family</b>	
<b>\$8,244 Premium</b>  <b>PLUS</b>  <b>No more than</b> <b>\$2,000 per person; \$4,000 per family</b> <b>for Medical &amp; Rx Expenses combined</b> via deductible (\$300 per person; \$900 for Family) & Copays, e.g.: <ul style="list-style-type: none"> <li>➤ Hospital \$500</li> <li>➤ Surgery \$250</li> <li>➤ ER Visit \$100</li> <li>➤ MRI or CT \$100</li> <li>➤ Specialist \$45</li> <li>➤ Primary Care \$20</li> <li>➤ 30 Days Rx: \$10/\$30/\$65</li> <li>➤ 90 Days Rx: \$25/\$75/\$165</li> </ul>	<b>\$6,544 Premium</b>  <b>PLUS</b>  <b>No more than \$4,000 Medical Expenses</b> <b>and up to \$13,100 Medical + Rx Expenses combined</b> After Med/Rx deductible, pay Rx copays ONLY, up to the \$13,100 max, e.g.: <ul style="list-style-type: none"> <li>➤ 30 Days Rx: \$10/\$30/\$65</li> <li>➤ 90 Days Rx: \$25/\$75/\$165</li> </ul> <b>MINUS</b>  <b>\$2,000 of Town-contributed HSA funds</b> (but employee's HSA can't be used for children who aren't tax dependent)

**\$3,700  
Saved!**

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

## Cost Scenarios for Medical Services Fallon Direct – 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 = \$8,244 (Employee Cost)	Premium = \$6,544 (Employee Cost)
<b>Scenario #1: \$900 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays = <b>\$8,544 + copays</b>	You Pay: Premium + \$0* = <b>\$6,544</b> <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;"><b>\$3,100</b></div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; <b>\$1,100 remains in HSA account</b></p>
<b>Scenario #2: \$900 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* = <b>\$9,144</b>	You Pay: Premium + \$0* = <b>\$6,544</b> <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;"><b>\$3,700</b></div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$900 of deductible; <b>\$1,100 remains in HSA account</b></p>
<b>Scenario #3: \$2,000 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays = <b>\$8,544 + copays</b>	You Pay: Premium + \$0* = <b>\$6,544</b> <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;"><b>\$2,000 +</b></div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; <b>\$0 remains in HSA account</b></p>
<b>Scenario #4: \$2,000 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* + copays = <b>\$9,144 + copays</b>	You Pay: Premium + \$0* = <b>\$6,544</b> <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;"><b>\$2,600 +</b></div> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; <b>\$0 remains in HSA account</b></p>
<b>Scenario #5: \$4,000 of Medical Services Incurred by 1 Family Member</b>	
You Pay: Premium + \$300 deductible* + copays = <b>\$8,544 + copays</b> <p style="margin-top: 10px;">Pay no more than \$2,000 medical per person, <b>Premium + Medical Max = \$10,244</b></p>	You Pay: Premium + \$2,000* = <b>\$8,544</b> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; <b>\$0 remains in HSA account</b></p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid. <b>Premium + Medical Max = \$8,544</b></p> <div style="border: 2px solid green; padding: 2px; display: inline-block; margin-top: 5px;"><b>\$1,700</b></div>
<b>Scenario #6: \$4,000 of Medical Services Incurred by 3 Family Members</b>	
You Pay: Premium + \$900 deductible* + copays = <b>\$9,144 + copays</b> <p style="margin-top: 10px;">Pay no more than \$4,000 medical per family, <b>Premium + Medical Max = \$12,244</b></p>	You Pay: Premium + \$2,000* = <b>\$8,544</b> <p style="font-size: small; margin-top: 5px;">* Use Town-contributed HSA funds to pay \$2,000 of deductible; <b>\$0 remains in HSA account</b></p> <p style="margin-top: 10px;">Medical services covered in full after \$4,000 paid, <b>Premium + Medical Max = \$8,544</b></p>
* Deductible = \$300 per person w/max of \$900 per family; doesn't apply to routine office visits	<div style="border: 2px solid green; padding: 2px; display: inline-block;"><b>\$600 to \$3,700</b></div>