

Town of Concord
Comparison of Benchmark to HSA-Qualified Plans
Employee Costs & Exposure
Fallon Direct – Individual 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 = \$2,719	You Pay: Annual Premium = \$2,153 <i>And \$1,000 is contributed by Town to Employee's HSA</i>
Total Exposure for Individual	
<p style="text-align: center;">\$2,719 Premium</p> <p style="text-align: center;">PLUS</p> <p style="text-align: center;">No more than \$2,000 for Medical & Rx Expenses combined via \$300 deductible & Copays, e.g.:</p> <ul style="list-style-type: none"> ➤ Hospital \$500 ➤ Surgery \$250 ➤ ER Visit \$100 ➤ MRI or CT \$100 ➤ Specialist \$45 ➤ Primary Care \$20 ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165 	<p style="text-align: center;">\$2,153 Premium</p> <p style="text-align: center;">PLUS</p> <p style="text-align: center;">No more than \$2,000 Medical Expenses and up to \$6,550 Medical + Rx Expenses combined After Med/Rx deductible, pay Rx copays ONLY, up to the \$6,550 max, e.g.:</p> <ul style="list-style-type: none"> ➤ 30 Days Rx: \$10/\$30/\$65 ➤ 90 Days Rx: \$25/\$75/\$165 <p style="text-align: center;">MINUS</p> <p style="text-align: center;">\$1,000 of Town-contributed HSA funds</p>

**\$1,566
Saved!**

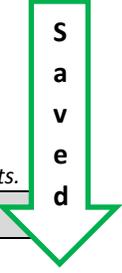
Please see Page 2 of this document for cost scenarios based on these plan provisions

Cost Scenarios for Medical Services
Fallon Direct – Individual 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 <i>Premium = \$2,719 (Employee Cost)</i>	HSA-Qualified HMO <i>Premium = \$2,153 (Employee Cost)</i>
Scenario #1: \$300 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* = \$3,019	You Pay: Premium + \$0* = \$2,153 <div style="border: 1px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$1,566</div> <i>* Use Town-contributed HSA funds to pay \$300 of deductible; \$700 remains in HSA account</i>
Scenario #2: \$1,000 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* + copays = \$3,019 + copays	You Pay: Premium + \$0* = \$2,153 <div style="border: 1px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$866 +</div> <i>* Use Town-contributed HSA funds to pay \$1,000 of deductible; \$0 remains in HSA account</i>
Scenario #3: \$4,000 of Medical Services Incurred	
You Pay: Premium + \$300 deductible* + copays = \$3,019 + copays Pay no more than \$2,000 medical, Premium + Medical Max = \$4,719 <i>* Deductible doesn't apply to routine office visits</i>	You Pay: Premium + \$1,000* = \$3,153 <i>* Use Town-contributed HSA funds to pay \$1,000 of deductible; \$0 remains in HSA account</i> Medical services covered in full after \$2,000 paid; Premium + Medical Max = \$3,153 <div style="border: 1px solid green; padding: 2px; display: inline-block; margin-top: 5px;">\$1,566</div>

Please see Page 1 of this document for comparison of fixed costs and total exposure