

Town of Concord
Comparison of Benchmark to HSA-Qualified Plans
Employee Costs & Exposure
Harvard Pilgrim – 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 = \$4,032	You Pay: Annual Premium = \$2,763 <i>And \$1,000 is contributed by Town to Employee's HSA</i>
Total Exposure for Individual	
<p style="text-align: center;">\$4,032 Premium</p> <p style="text-align: center;">PLUS</p> <p style="text-align: center;">Medical Expenses: Up to \$2,000</p> <p style="text-align: center;">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 <p style="text-align: center;">PLUS</p> <p style="text-align: center;">Rx copays: Up to \$3,000, e.g.:</p> <ul style="list-style-type: none"> ➤ 30 Days: \$10/\$30/\$65 ➤ 90 Days: \$25/\$75/\$165 	<p style="text-align: center;">\$2,763 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</p> <p style="text-align: center;">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 (but employee's HSA can't be used for children who aren't tax dependent)</p>

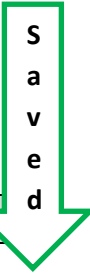
\$2,269
Saved!

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

Cost Scenarios for Medical Services
Harvard Pilgrim – 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.



Benchmark HMO		HSA-Qualified HMO	
<i>Premium = \$4,032</i>		<i>Premium = \$2,763 (Employee Cost)</i>	
Scenario #1: \$300 of Medical Services Incurred by 1 Family Member			
You Pay: Premium + \$300 deductible* + copays = \$4,332 + copays	You Pay: Premium + \$0* = \$2,763	<div style="border: 2px solid green; padding: 5px; display: inline-block;">\$2,269 +</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 = \$4,332 + copays	You Pay: Premium + \$0* = \$2,763	<div style="border: 2px solid green; padding: 5px; display: inline-block;">\$1,569 +</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 = \$4,332 + copays	You Pay: Premium + \$1,000* = \$3,763	<div style="border: 2px solid green; padding: 5px; display: inline-block;">\$569 to \$2,269</div>	<i>* Use Town-contributed HSA funds to pay \$1,000 of deductible; \$0 remains in HSA account</i>
Pay no more than \$2,000 medical; Premium + Medical Max = \$6,032	Medical Services covered in full after \$2,000 paid; Premium + Medical Max = \$3,763		
<i>* Deductible doesn't apply to routine office visits</i>			

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