

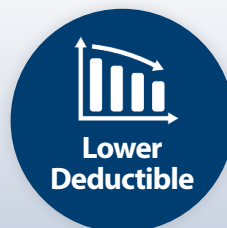
# HSA Plan

VS

# Traditional Plan

A Health Savings Account (HSA) is an investment! In addition to the contribution made by your employer, HSA holders can make personal contributions each year. Having an HSA for healthcare needs is like

**owning** vs **renting**.



## Shopping Comparison for Low Utilizer

**SCENARIO A:** Olivia (who has Self-Only coverage) plans to schedule one preventive care appointment and take preventive prescription drugs which are covered under her plan.

**Besides her preventive visit, she plans on one visit with a dermatologist.** The chart below compares how much she will spend out-of-pocket with either an HSA or Traditional plan.

\$1,758

+

\$100

-

\$900

=

Annual Premium

Dermatologist Visit

Employer Contributes

\$2,918

+

\$50

-

—

=

\$958

\$800

Rolls over to next year



**Total**

\$2,968

## Shopping Comparison for Highest Utilizer

**SCENARIO B:** Henry (who has Self-Only coverage) plans to utilize numerous healthcare services. He will spend enough to **meet his Maximum Out-of-Pocket (MOOP) Limit**. The chart below compares how much he will spend out-of-pocket with either an HSA or Traditional plan.

\$1,758

+

\$6,000

-

\$900

=

Annual Premium

MOOP Limit

Employer Contributes

\$2,918

+

\$7,350

-

—

=

\$6,858

**Total**

\$10,268