

2024 Health Plan Comparison
Maximum Exposure Calculation
Using only Tier 1 - HealthSync Providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$797.16	\$1,146.60	\$2,555.28	\$2,416.44	\$3,703.44	\$8,773.44
Maximum Out-of-Pocket Cost	\$4,500	\$3,500	\$2,500	\$9,000	\$7,000	\$5,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$4,172.40	\$3,858.80	\$5,055.28	\$9,166.92	\$9,127.84	\$13,773.44

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$797.16	\$1,146.60	\$2,555.28	\$2,416.44	\$3,703.44	\$8,773.44
Maximum Out-of-Pocket Cost	\$4,500	\$3,500	\$2,500	\$9,000	\$7,000	\$5,000
Total Exposure	\$5,297.16	\$4,646.60	\$5,055.28	\$11,416.44	\$10,703.44	\$13,773.44

Footnote:

- A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive
- B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

2024 Health Plan Comparison
Maximum Exposure Calculation
Using In-network providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$797.16	\$1,146.60	\$2,555.28	\$2,416.44	\$3,703.44	\$8,773.44
Maximum Out-of-Pocket Cost	\$5,000	\$4,000	\$3,000	\$10,000	\$8,000	\$6,000
State Paid HSA Contribution	(\$1,124.76)	(\$787.80)	N/A	(\$2,249.52)	(\$1,575.60)	N/A
Total Exposure	\$4,672.40	\$4,358.80	\$5,555.28	\$10,166.92	\$10,127.84	\$14,773.44

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	\$797.16	\$1,146.60	\$2,555.28	\$2,416.44	\$3,703.44	\$8,773.44
Maximum Out-of-Pocket Cost	\$5,000	\$4,000	\$3,000	\$10,000	\$8,000	\$6,000
Total Exposure	\$5,797.16	\$5,146.60	\$5,555.28	\$12,416.44	\$11,703.44	\$14,773.44

Footnote:

- A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive
- B) Examples assumes costs are incurred within the Anthem provider network