

Comparing Health-Insurance Options	INSURER A Low deductible		INSURER A High deductible		INSURER B			INSURER B	HSA with Insurer a high-deductible PPO plan	
	PPO		PPO		HMO/PPO combination			HMO only		
	PPO	NonPPO	PPO	NonPPO	HMO	PPO	NonPPO		PPO	NonPPO
<b>Calendar-year deductible</b>										
<b>Individual</b>	\$250	\$500	\$2,500	\$5,000	\$0	\$200	\$600	\$200	\$2,000	
<b>Family</b>	\$500	\$1,000	\$5,000	\$10,000	\$0	\$400	\$1,200	\$400	\$4,000*	
<b>All other covered services (after deductible)</b>	PPO	NonPPO	PPO	NonPPO	HMO	PPO	NonPPO	HMO	PPO	NonPPO
<b>Insurance company pays</b>	80%	60%	100%	80%	100%	80%	70%	80%	100%	70%
<b>Employee pays (co-insurance)</b>	20%	40%	0%	20%	0%	20%	30%	20%	0%	30%
<b>Maximum out of pocket (deductible + co-insurance)</b>										
<b>Individual</b>	\$1,750	\$2,000	\$2,500	\$12,000	\$1,000	\$2,200	\$4,600	\$2,200	\$2,000	\$4,000
<b>Family</b>	\$3,250	\$4,000	\$5,000	\$24,000	\$2,000	\$4,400	\$9,200	\$4,400	\$4,000	\$8,000
<b>Lifetime maximum benefits per person</b>	\$5,000,000		\$5,000,000		Unlim/\$2,000,000			Unlimited	\$5,000,000	
<b>Emergency-room co-pay</b>	\$100 + 20%		None. Covered 100% after deductible		\$100			\$100	None. Covered 100% after deductible	
<b>Office visits</b>	PPO	NonPPO	PPO	NonPPO	HMO	PPO	NonPPO	HMO	Preventive care covered 100%	
	\$20	Ded+co-pay	\$30	Ded+co-pay	\$10	\$10/\$30	Ded+co-pay	\$25	Deductible + co-pay	
<b>Prescriptions</b>					In-network	Out-of-network				
<b>Generic</b>	\$10		\$15		\$10	\$15		\$15	Deductible + \$15 co-pay	
<b>Name brand</b>	\$30/\$45		\$35/\$50		\$20	\$30		\$30	Deductible + \$30/\$45 co-pay	
<b>Mail order</b>	Yes		Yes		Yes	Yes		Yes	Yes	
<b>Monthly premiums</b>										
<b>Husband and wife</b>	\$1,020.70		\$817.70		\$875.57			\$578.47	\$726.27	
<b>Single person</b>	\$368.70		\$295.70		\$354.21			\$234.01	\$320.27	
<b>Family of four</b>	\$794.70		\$636.70		\$751.33			\$496.39	\$641.97	
<b>Total monthly health-insurance costs**</b>	\$2,184.10		\$1,750.10		\$1,981.11			\$1,308.87	\$1,688.45	
<b>Dental coverage (additional premium)</b>	\$209.60		\$209.60		\$157.63			\$157.63	\$262.97	

\*Family deductible does not have a single limit; therefore, one family member or the entire family must reach \$4,000. \*\*Sample is for a company with one type of family in each category. SOURCE: Zito Insurance Agency Inc., Mentor, Ohio, 440-234-3542