**Worksheet Employee Category**  
**Employee Only**  
*Example showing greatest earning with 50 Healthquest credits and HSA*

<table>
<thead>
<tr>
<th>Plan A</th>
<th>Deductible</th>
<th>Insert annual premium for plans you wish to compare using the correct employee category</th>
<th>Subtract $480 if you earned 40 Healthquest points in 2020; $240 if only one spouse earned 40 points. (This $480 reduces your premium)</th>
<th>Subtract the automatic Employer HSA contribution for Plans C or N (The amount provided by the employer reduces your overall cost.)</th>
<th>Subtract the amount of Healthquest HSA or HRA dollars you expect to earn in Plans C, Q, N or J in 2021.</th>
<th>Total cost to you factoring premiums and payments to you through HSA/HRA</th>
<th>What expenses do you expect for various family members? How much do you expect to pay OUT OF POCKET before deductibles are met and through coinsurance until you have met the Maximum Out of Pocket.</th>
</tr>
</thead>
</table>
|        | **Deductible** | Em - $1000  
Em + 1 - $2000 | **957.60**  
$ 477.60 | **NO** | **NO** | **$ 477.60** | **COST** |
|        | **Assumes HSA** | | | | | |
| **Plan C** | **Deductible** | Ind: $2750  
Family: $5500 | **849.80**  
$ 364.80 | **Assumes HSA**  
(40 to) $1000 | **Assumes HSA**  
(40 to) $500 | **$ 135.20**  
**gain** | **$ 135.20**  
**gain** | **$** |
| **Plan J** | **Deductible** | Ind: $500  
Family: $1000 | **1261.44**  
**781.44** | **NO** | **HRA ONLY** - Subtract earned HRA of $500 in last column if you have medical costs. | **$ 781.44** | **COST** |
| **Plan N** | **Deductible** | Ind: $2750  
Family: $5500 | **558.00**  
**78** | **Assumes HSA**  
(40 to) $500 | **Assumes HSA**  
(40 to) $500 | **$ 922**  
**gain** | **$ 922**  
**gain** | **$** |
| **Plan Q** | **Deductible** | Ind: $500  
Family: $1000 | **632.40**  
**152.40** | **NO** | **HRA ONLY** - Subtract earned HRA of $500 in last column if you have medical costs. | **$ 152.40** | **COST** |

- Factor your estimated Out of Pocket costs with your cost for premiums to determine the total estimate of your health insurance coverage.
- Subtract your earned HRA dollars from your estimated costs. Then, factor that cost with your premium cost to determine the total estimate of your health insurance coverage.