

Worksheet Employee Category

Employee Only

Example showing greatest earning with 50 Healthquest credits and HSA

	Insert annual premium for plans you wish to compare using the correct employee category	Subtract \$480 if you earned 40 Healthquest points in 2020; \$240 if only one spouse earned 40 points. (This \$480 reduces your premium)	Subtract the automatic Employer HSA contribution for Plans C or N (The amount provided by the employer reduces your overall cost..)	Subtract the amount of Healthquest HSA or HRA dollars you expect to earn in Plans C, Q, N or J in 2021.	Total cost to you factoring premiums and payments to you through HSA/HRA	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.
Plan A Deductible Em- \$1000 Em + 1 - \$2000	957.60	- \$480 = \$ 477.60	NO	NO	\$ 477.60 COST	\$ _____ Factor your estimated Out of Pocket costs with your cost for premiums to determine the total estimate of your health insurance coverage
Plan C Deductible Ind: \$2750 Family: \$5500	844.80	- \$480 = \$ 364.80	Assumes HSA - \$1000 + 635.20 gain	Assumes HSA (up to) \$500 + 1135.20 gain	\$ 1135.20 gain	\$ _____ Factor your estimated Out of Pocket costs to your cost for premiums to determine the total estimate of your health insurance coverage.
Plan J Deductible Ind: \$500 Family: \$1000	1261.44	- \$480 = \$ 781.44	NO	HRA ONLY - Subtract earned HRA of \$500 in last column IF you have medical costs.	\$ 781.44 COST	→ \$ _____ - HRA \$ 500 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.
Plan N Deductible Ind: \$2750 Family: \$5500	558.00	- \$480 = \$ 78	Assumes HSA - \$500 = + 422 gain	Assumes HSA (up to) \$500 + 922 gain	+ 922 gain	\$ _____ Factor your estimated Out of Pocket costs to your cost with your cost for premiums to determine the total estimate of your health insurance coverage.
Plan Q Deductible Ind: \$500 Family: \$1000	632.40	- \$480 = \$ 152.40	NO	HRA ONLY - Subtract earned HRA of \$500 in last column IF you have medical costs.	\$ 152.40 COST	→ \$ _____ - HRA \$ 500 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.