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HEALTH PLAN COST ESTIMATOR

HOUSEHOLD	PLAN YEAR	EXPECTED VISITS / YEAR	MONTHLY PRESCRIPTIONS	PLANNED PROCEDURES

Typical year

Plan	Premium / mo	Premium / yr	Expected care	Deductible	Coins. %	OOP max	Empl. HSA	Est. total

Worst case year (hit the out-of-pocket maximum)

Plan	Annual premium	Out-of-pocket maximum	Employer HSA / HRA	Maximum you could pay

Expected care this year (to build the "expected care costs" figure)

Service	Times / year	Typical charge	Yearly cost	Notes

Expected care costs	

Estimate: premiums plus the lesser of your out-of-pocket maximum and (deductible plus coinsurance on the rest), less employer HSA money. Copay plans: put copays in the care table and use 0% coinsurance. This is a planning estimate, not a quote.