

Maximum Expenses Scenario -
assumes that you and any covered
individuals will meet the out of pocket
maximum in 2027

Maximum Expenses Scenario			
PPO 1000	Employee Annual Contribution	Max Out of Pocket	Annual Total
Employee Only	\$ 3,151.58	\$ 3,500.00	\$ 6,651.58
Employee + Spouse	\$ 9,827.23	\$ 7,000.00	\$ 16,827.23
Employee + Child(ren)	\$ 8,206.37	\$ 7,000.00	\$ 15,206.37
Family	\$ 14,942.91	\$ 7,000.00	\$ 21,942.91
Two Employees	\$ 3,606.95	\$ 7,000.00	\$ 10,606.95
Two Employees + Family	\$ 11,495.80	\$ 7,000.00	\$ 18,495.80

Maximum Expenses Scenario			
PPO 2000	Employee Annual Contribution	Max Out of Pocket	Annual Total
Employee Only	\$ 1,571.02	\$ 4,500.00	\$ 6,071.02
Employee + Spouse	\$ 6,399.24	\$ 9,000.00	\$ 15,399.24
Employee + Child(ren)	\$ 4,913.14	\$ 9,000.00	\$ 13,913.14
Family	\$ 8,252.22	\$ 9,000.00	\$ 17,252.22
Two Employees	\$ 2,358.69	\$ 9,000.00	\$ 11,358.69
Two Employees + Family	\$ 4,173.26	\$ 9,000.00	\$ 13,173.26

Maximum Expenses Scenario					
CDHP/HSA	Employee Annual Contribution	Max Out of Pocket	Total	minus HSA\$	Annual Total
Employee Only	\$ 899.28	\$ 4,500.00	\$ 5,399.28	\$ 960.00	\$ 4,439.28
Employee + Spouse	\$ 4,465.96	\$ 9,000.00	\$ 13,465.96	\$ 960.00	\$12,505.96
Employee + Child(ren)	\$ 2,373.17	\$ 9,000.00	\$ 11,373.17	\$ 960.00	\$10,413.17
Family	\$ 5,626.81	\$ 9,000.00	\$ 14,626.81	\$ 960.00	\$13,666.81
Two Employees	\$ 1,254.40	\$ 9,000.00	\$ 10,254.40	\$ 1,920.00	\$ 8,334.40
Two Employees + Family	\$ 2,761.62	\$ 9,000.00	\$ 11,761.62	\$ 1,920.00	\$ 9,841.62

Moderate Expenses Scenario -

assumes that one covered individual
meets the deductible in 2027

Moderate Expenses Scenario			
PPO 1000	Employee Annual Contribution	Moderate Expenses	Annual Total
Employee Only	\$ 3,151.58	\$ 1,000.00	\$ 4,151.58
Employee + Spouse	\$ 9,827.23	\$ 1,000.00	\$ 10,827.23
Employee + Child(ren)	\$ 8,206.37	\$ 1,000.00	\$ 9,206.37
Family	\$ 14,942.91	\$ 1,000.00	\$ 15,942.91
Two Employees	\$ 3,606.95	\$ 1,000.00	\$ 4,606.95
Two Employees + Family	\$ 11,495.80	\$ 1,000.00	\$ 12,495.80

Moderate Expenses Scenario			
PPO 2000	Employee Annual Contribution	Moderate Expenses	Annual Total
Employee Only	\$ 1,571.02	\$ 2,000.00	\$ 3,571.02
Employee + Spouse	\$ 6,399.24	\$ 2,000.00	\$ 8,399.24
Employee + Child(ren)	\$ 4,913.14	\$ 2,000.00	\$ 6,913.14
Family	\$ 8,252.22	\$ 2,000.00	\$ 10,252.22
Two Employees	\$ 2,358.69	\$ 2,000.00	\$ 4,358.69
Two Employees + Family	\$ 4,173.26	\$ 2,000.00	\$ 6,173.26

Moderate Expenses Scenario					
CDHP/HSA	Employee Annual Contribution	Moderate Expenses	Total	minus HSA\$	Annual Total
Employee Only	\$ 899.28	\$ 3,500.00	\$ 4,399.28	\$ 960.00	\$ 3,439.28
Employee + Spouse	\$ 4,465.96	\$ 3,500.00	\$ 7,965.96	\$ 960.00	\$ 7,005.96
Employee + Child(ren)	\$ 2,373.17	\$ 3,500.00	\$ 5,873.17	\$ 960.00	\$ 4,913.17
Family	\$ 5,626.81	\$ 3,500.00	\$ 9,126.81	\$ 960.00	\$ 8,166.81
Two Employees	\$ 1,254.40	\$ 3,500.00	\$ 4,754.40	\$ 1,920.00	\$ 2,834.40
Two Employees + Family	\$ 2,761.62	\$ 3,500.00	\$ 6,261.62	\$ 1,920.00	\$ 4,341.62

Minimal Expenses Scenario -

assumes that you and any covered individuals have minimal healthcare expenses in 2027

Minimal Expenses Scenario

PPO 1000	Employee Annual Contribution	Minimal Expenses	Annual Total
Employee Only	\$ 3,151.58	\$ 200.00	\$ 3,351.58
Employee + Spouse	\$ 9,827.23	\$ 500.00	\$ 10,327.23
Employee + Child(ren)	\$ 8,206.37	\$ 500.00	\$ 8,706.37
Family	\$ 14,942.91	\$ 500.00	\$ 15,442.91
Two Employees	\$ 3,606.95	\$ 500.00	\$ 4,106.95
Two Employees + Family	\$ 11,495.80	\$ 500.00	\$ 11,995.80

Minimal Expenses Scenario

PPO 2000	Employee Annual Contribution	Minimal Expenses	Annual Total
Employee Only	\$ 1,571.02	\$ 200.00	\$ 1,771.02
Employee + Spouse	\$ 6,399.24	\$ 500.00	\$ 6,899.24
Employee + Child(ren)	\$ 4,913.14	\$ 500.00	\$ 5,413.14
Family	\$ 8,252.22	\$ 500.00	\$ 8,752.22
Two Employees	\$ 2,358.69	\$ 500.00	\$ 2,858.69
Two Employees + Family	\$ 4,173.26	\$ 500.00	\$ 4,673.26

Minimal Expenses Scenario

CDHP/HSA	Employee Annual Contribution	Minimal Expenses	Total	minus HSA\$	Annual Total
Employee Only	\$ 899.28	\$ 200.00	\$ 1,099.28	\$ 960.00	\$ 139.28
Employee + Spouse	\$ 4,465.96	\$ 500.00	\$ 4,965.96	\$ 960.00	\$ 4,005.96
Employee + Child(ren)	\$ 2,373.17	\$ 500.00	\$ 2,873.17	\$ 960.00	\$ 1,913.17
Family	\$ 5,626.81	\$ 500.00	\$ 6,126.81	\$ 960.00	\$ 5,166.81
Two Employees	\$ 1,254.40	\$ 500.00	\$ 1,754.40	\$ 1,920.00	\$ (165.60)
Two Employees + Family	\$ 2,761.62	\$ 500.00	\$ 3,261.62	\$ 1,920.00	\$ 1,341.62