

# Recent HSA Example

A medical doctors office, call it Doctors-R-Us, recently decided to see how much they could save by adding an HSA to their health care plans. As you can see below, **this company stood to save almost \$1,000 annually per individual** that switched to the HSA.

	PPO (Full Network)		HDHP/HSA Plan	
	In Network	Out of Network	In Network	Out of Network
Deductible	\$1,000	\$2,000		\$2,500
Family Deductible Maximum		3x		\$5,000*
Deductible Carry-over		Yes		No
Maximum outlay - single	\$3,000	\$6,000	\$2,500	\$5,000
Maximum outlay - family	\$9,000	\$18,000	\$5,000	\$10,000
Preventive Care			Ded. Waived	Subj to Ded. & Conins.
Male		1 visit/yr		1 visit/yr
Female		2 visits/yr		2 visits/yr
Prescriptions				
Retail Copayment	Generic: \$15/Formulary: \$30/Non-Formulary: \$50		80% after deductible satisfied	
Mail order Copayment	Generic: \$30/Formulary: \$60/Non-Formulary: \$100**		n/a	
Lifetime Maximum Benefit	\$5,000,000		\$5,000,000	
<b>Annual Savings:</b>				
<b>Individual</b>			<b>\$972</b>	
<b>Family</b>			<b>\$2,844</b>	

\* The full deductible must be met before ANY benefits are payable

\*\* When purchasing a 90 day supply