

## Health Savings Account (HSA) Plans:

HSA plans are one of the most innovative approaches to health insurance that is available. The HSA plan includes a high deductible health insurance plan (group or individual) and a tax-favored health savings account. The insurance plan protects you from large medical bills that accompany a serious accident or illness, and the HSA lets you pay everyday medical expenses with tax-free funds.

### HSA

	<b>Typical Family Plan</b> (deductible: \$1,000)	<b>HSA Plan</b> (Common Family deductible: \$5,700)
<b>Coinsurance</b>	80% 20%	100%
<b>Premium Paid</b>	\$5,763	\$3,166
<b>Your share of medical (\$1,500 claim)</b>	\$1,000 for deductibles, \$100 for coinsurance, \$550 for dental/eyewear expenses + \$1,650	\$1,500 for medical expenses and \$550 for dental/eyewear expenses + \$2,050
<b>HSA Contribution</b>	N/A	\$2,050
<b>Expenses subtotal</b>	\$7,413	\$5,216
<b>Tax savings on HSA deposits (Assumes a 28% tax bracket)</b>	N/A	\$574
<b>Net expenses (out-of-pocket minus savings)</b>	\$7,413	\$4,642
<b>Total net savings with HSA Plan</b>		\$2,771