

Family Advantage Health Plan



Current Plan		Other Employer-Sponsored Plan + Family Advantage Health Plan	
PAYROLL DEDUCTION COSTS TO ENROLL IN COVERAGE			
(A) Current Annual Deductions	\$	New Annual Deductions	\$
Hint: Use what actually is coming out of paychecks for health insurance, as that will include any wellness incentives you may receive		Less: Payroll Premium Bonus	- \$ ()
		(A) New Annual Deductions	\$
DEDUCTIBLES, COPAYS, AND COINSURANCE COSTS			
Expected Deductible Expenses	\$	<div style="font-size: 2em; font-weight: bold; color: black; background-color: yellow; padding: 10px; display: inline-block;">\$0</div> Family Advantage Health Plan reimburses 100% of eligible health plan expenses.	
Expected Copay Expenses	\$		
Expected Coinsurance Expenses	\$		
Less: Employer HSA/HRA Contributions	- \$ ()		
(B) Current Out of Pocket Costs	\$		
Hint: If you are generally an individual or family that has regular healthcare claims, just input your out of pocket maximum in the total line, less any Employer HSA/HRA contributions			
TOTAL EXPECTED COSTS FOR HEALTH INSURANCE			
(A+B) Current Total Costs	\$	(A+B) New Total Costs	\$
PROJECTED SAVINGS FROM FAMILY ADVANTAGE HEALTH PLAN			
\$			

Note: If you or your family has a scenario where only some members may not be eligible for Family Advantage Health Plan (i.e. spousal carve-out by spouse's employer only allows spouse and children to move to other employer plan), this worksheet will not work perfectly for you. However, the similar approach to calculating savings can be used.

For example, if your spouse's employer has spousal carve-out in place, only your spouse and children would be able to enroll in the other employer coverage and enroll in FAHP. Thus, you would still calculate your current payroll deductions and out of pocket expenses to set a baseline of your current expenses. However, your new costs would be a combination of your single coverage at your employer, plus the new costs for your spouse & children on your spouse's plan and FAHP. The key is to always compare what you pay in premiums and out of pocket today to the total premiums and out of pocket expenses you will pay in the future for all members of your family.