

How to Read Your Plan Analysis Report from MyHealthMath

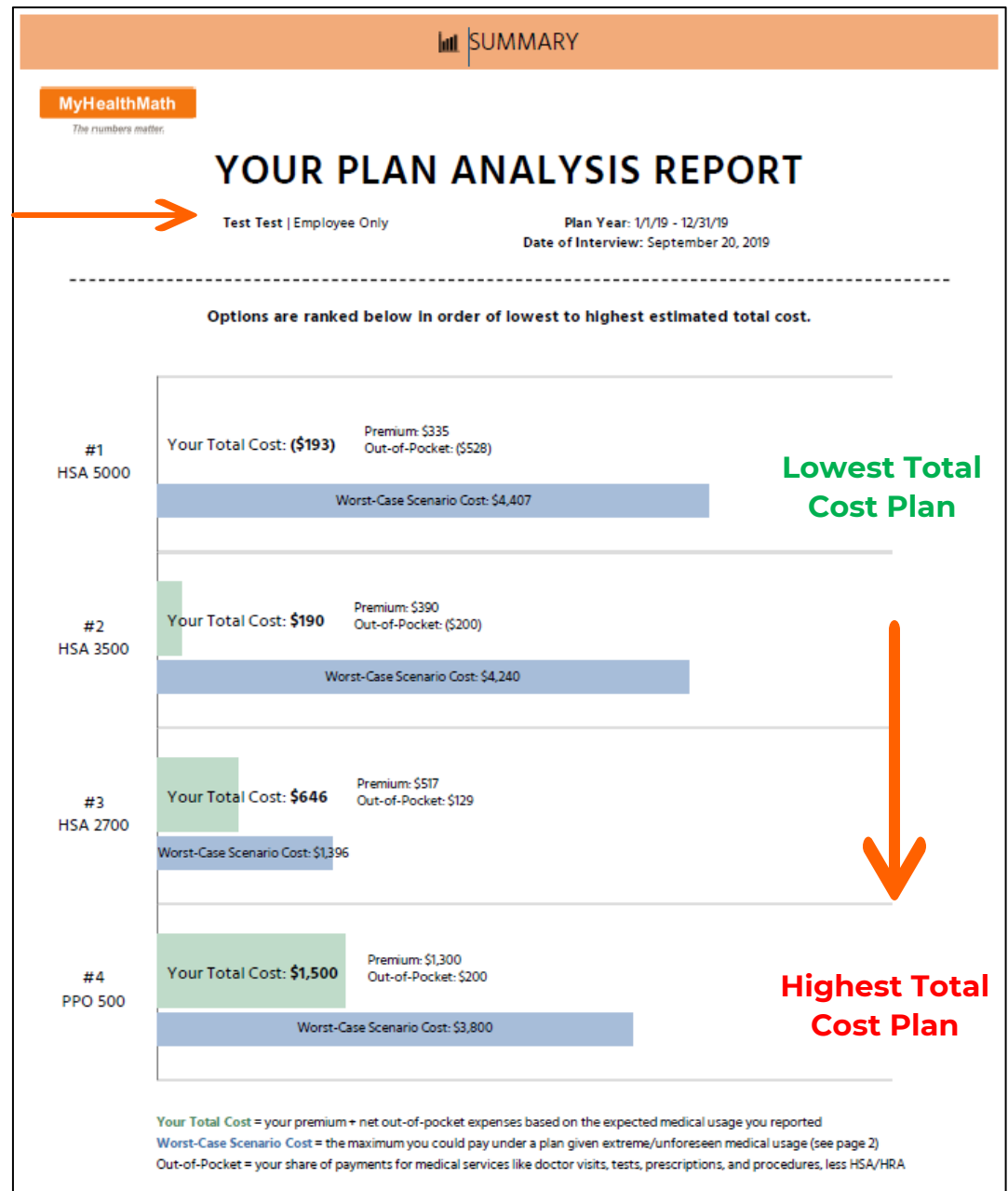
So you just received an email from MyHealthMath containing your Plan Analysis Report – but now what? In case you’re wondering where to start, here’s how to read your MHM report:

Page 1

- 1 Your name, election tier and the date of the interview can be found at the top of the page
- 2 In the bar graph you will find your plans listed from lowest total cost to highest total cost.

Total Cost is in **GREEN** and Worst Case Scenario is in **BLUE**.

In this scenario the Total Cost for the first plan is negative (indicated by the parentheses) - you may wonder “how is that possible? I have payroll deductions for these plans!”



Well, here at MyHealthMath we calculate Total Cost as the sum of your payroll contributions and out of pocket costs for the medical services you indicated in your interview MINUS any employer HSA contribution and any tax savings from personal HSA contribution. That means on some plans, if your expenses and payroll deductions are LESS than the employer HSA contribution, you could end up with more money in your pocket than when you started!

Page 2 takes a closer look at how we got to the Total Cost and Worst Case Scenario numbers on the first page:

1 In the Cost Overview Section at the top, you will see your annual premium costs plus the net out of pocket expenses for each plan, lowest total cost on the left going to highest total cost on the right.



Your out-of-pocket expenses are based on the services you reported in your interview.

2 Next, we calculate your Worst Case Scenario, which is NOT based on your utilization.

Worst Case is calculated by adding the premium, any excluded amounts (i.e. - Rx not on the formulary) and the out of pocket limit for each medical plan minus any employer HSA/HRA contributions, tax savings from your personal HSA contribution.

COST DETAILS				
	#1	#2	#3	#4
	HSA 5000	HSA 3500	HSA 2700	PPO 500
Your Cost Overview				
Your Premium	\$335	\$390	\$517	\$1,300
Your Net Out-of-Pocket Expenses	(\$528)	(\$200)	\$129	\$200
Your Total Cost	(\$193)	\$190	\$646	\$1,500
<small>(See page 3 for a comprehensive, line-by-line breakdown of Your Total Cost)</small>				
Your Premium	\$335	\$390	\$517	\$1,300
Out-of-Pocket Limit (individual)	\$6,550	\$6,000	\$2,700	\$2,500
Employer HSA Contribution	(\$2,100)	(\$1,650)	(\$1,200)	\$0
Your Estimated HSA Tax Savings*	(\$378)	(\$500)	(\$621)	\$0
Max Employer HRA Reimbursement	n/a	n/a	n/a	n/a
Excluded Amount (Not Covered)	\$0	\$0	\$0	\$0
Worst-Case Scenario Cost	\$4,407	\$4,240	\$1,396	\$3,800
<small>The Worst-Case Scenario Cost represents the maximum you would have to pay for in-network medical services under each plan in the "worst-case scenario" (such as an emergency, accident, or unexpected medical condition). These costs consider risk in addition to savings. Compare these numbers between plans to understand how well you would be insured under each in the event of unforeseen medical expenses.</small>				
Plan Details (In-Network)				
Deductible (individual / family)	\$5,000 / \$10,000	\$3,500 / \$7,000	\$2,700 / \$5,400	\$500 / \$1,000
Embedded Deductible?†	✓	✓	✓	✓
Out-of-Pocket Limit (individual / family)	\$6,550 / \$13,100	\$6,000 / \$12,000	\$2,700 / \$5,400	\$2,500 / \$5,000
Embedded Out-of-Pocket Limit?‡	✓	✓	✓	✓
Coinsurance Rate	20%	20%	0%	20%
Need referral from PCP to see specialist?	No	No	No	No
Personal HSA Contribution	\$1,400	\$1,850	\$2,300	\$0

You can also find some high level plan benefit details here, like the plan deductible, out of pocket limit, coinsurance, and your personal HSA contribution!

For even further breakdown of how we calculated Your Total Cost, head to page 3 of your report!

There you will find more information about your Premium and Net Out of Pocket Expenses, which includes your Medical Costs (deductible payments, copays, coinsurance and any excluded amounts) and your HSA/HRA benefits.

* While we include your employer’s HRA contribution in the calculations for the Worst Case Scenario and your Medical Costs as applicable, note that you may not see the full HRA contribution on your report depending on your medical costs and should refer to the benefit information from Human Resources.