

Calculate Your True Financial Risk

Use this step-by-step worksheet to figure out your true risk on your medical plan for allowable coverage using the in-network participating providers for this upcoming plan year.

Step 1 – Calculate annual premium amount for plans A-B & HSA contribution for plan C

Use your cost sheet and match up your employment level with the level of coverage you want (single, two-party, or family). Take the number from each plan and multiply it by 12. Input the annual cost for each plan in the box corresponding to each plan on the first row on the chart below. For plan C, multiply the monthly HSA contribution for your coverage level and add it to the chart.

Step 2 – Input out-of-pocket maximum (OPM)

Use the benefit guide to input the in-network out-of-pocket maximum for plans A-C. If you are covering yourself only, you will use the per person amount. If you are covering 2 or more people, use the per family amount. Input the OPM into the box that corresponds with each plan on the second row on the chart.

Step 3 – Solve the formula to see your true risk

	A	B	C
Annual Premium			
+ OPM			
- HSA Contribution	N/A	N/A	
= True Risk			

This cost sheet is for example purposes and is not a guarantee of costs. This sheet assumes you use the In Network participating Provider Options. If you go to a Non-Participating Provider or Facility, the cost will be much higher and you are subject to balance billing.