

Health Savings Account Illustration

Tax Advantage

This illustration shows the comparison between a typical plan and a Health Savings Account plan.

	Typical Plan	HSA Plan
	\$500 deductible 80/20 coinsurance (\$3,500 out-of-pocket maximum)	\$5,100 deductible 100% coinsurance
Annual Premium	\$6,320	\$2,849
Less HSA tax benefit \$5,100 X 15%		\$765
Net Cost	<hr/> \$6,320	<hr/> \$2,084
Net Savings		4236*

* More than fully funds
"worst case" scenario