

2019 - Let's take a look at each plan / potential annual cost

Total Health Care - \$1000 Deductible Plan

Deductible is \$1000 per member, max of \$2000 for 2 person or family coverage

*meaning if only one person on the plan uses the benefits where the deductibles apply then your only responsible to meet \$1000 (doesn't matter which member as long as it's only 1)

**if you have a 2 person or family plan and say 2 members used benefits where the deductible applies, then you'll be responsible to pay up to the \$2000. Once your deductible is met then the benefits (where deductibles apply) are covered in full

***with a deductible plan, it's imperative that you match up your explanations of benefits (THC sends you) with the bills you'll receive (if you use a benefit where the deductibles applies) this way you'll know when you've met your deductible

	employee bi-weekly cost	annual deductible per coverage option	possible annual cost if you use a benefit where the deductible applies (this amt is your annual biweekly cost & deductible added together; note this may be less if you don't max out your deductible)	possible "out of pocket maximum"- this is the Grand Total of what this plan would cost you (I got to this total by adding together your bi-weekly ded x's 26 pays, plus the maximum out of pocket cost for this plan. Out of pocket cost is the amount you can't spend over once it is reached, it calculates your deductible, co-pays, Rx together, if you meet this then your coverage is covered @ 100%
Single	\$65.50	\$1,000.00	\$2,703.00	\$3,703.00
2Person	\$144.70	\$2,000.00	\$5,762.20	\$7,762.20
Family	\$189.66	\$2,000.00	\$6,931.16	\$8,931.16

Total Health Care - \$500 Deductible Plan

Deductible is \$500 per member, max of \$1000 for 2 person or family coverage

*meaning if only one person on the plan uses the benefits where the deductibles apply then your only responsible to meet \$500 (doesn't matter which member as long as it's only 1)

**if you have a 2 person or family plan and say 2 members used benefits where the deductible applies, then you'll be responsible to pay up to the \$1000. Once your deductible is met then the benefits (where deductibles apply) are covered in full

***with a deductible plan, it's imperative that you match up your explanations of benefits (THC sends you) with the bills you'll receive (if you use a benefit where the deductibles applies) this way you'll know when you've met your deductible

	employee bi-weekly cost	annual deductible per coverage option	possible annual cost if you use a benefit where the deductible applies (this amt is your annual biweekly cost & deductible added together; note this may be less if you don't max out your deductible)	possible "out of pocket maximum"- this is the Grand Total of what this plan would cost you (I got to this total by adding together your bi-weekly ded x's 26 pays, plus the maximum out of pocket cost for this plan. Out of pocket cost is the amount you can't spend over once it is reached, it calculates your deductible, co-pays, Rx together, if you meet this then your coverage is covered @ 100%
Single	\$77.02	\$500.00	\$2,502.52	\$4,002.52
2Person	\$187.60	\$1,000.00	\$5,877.60	\$8,877.60
Family	\$247.28	\$1,000.00	\$7,429.28	\$10,429.28

Total Health Care - 250/100 No Deductible Plan

This plan doesn't have a deductible

	employee bi-weekly cost	annual deductible per coverage option	possible annual cost if you use a benefit where the deductible applies (this amt is your annual biweekly cost & deductible added together; note this may be less if you don't max out your deductible)	possible "out of pocket maximum"- this is the Grand Total of what this plan would cost you (I got to this total by adding together your bi-weekly ded x's 26 pays, plus the maximum out of pocket cost for this plan. Out of pocket cost is the amount you can't spend over once it is reached, it calculates your deductible, co-pays, Rx together, if you meet this then your coverage is covered @ 100%
Single	\$120.00	\$0.00	\$3,120.00	\$6,120.00
2Person	\$252.67	\$0.00	\$6,569.42	\$12,569.42
Family	\$334.03	\$0.00	\$8,684.78	\$14,684.78