**Scenario 1. High out of network usage**

**Single Option PPO – 100/80**  Cost to Participant

$100,000 Base Salary - Annual Premium- $2,800

Five visits to in network physicians ($100

Per visit) co-pay $125

Out-patient procedure $25,000 $3,300 (cap)

Hospitalization $100,000 $0

5 visits to specialists in network $200

Out of Network capped at $3,300

**Total cost to participant $6,425**

**Single Option PPO – 90/70 Safety N**et

$100,000 Base Salary – Annual Premium $2,300

 Five visits to in network physicians ($100

Per visit) co-pay $125

Out-patient procedure $25,000 $3,500 (cap)

Hospitalization $100,000 $0

5 visits ($200 per visit) to specialists in network $200

 Out of Network capped at $3,500

 **Total cost to participant $6,125**

**Scenario 2 Low use in-network**

**Single Option PPO – 100/80**

$100,000 Base Salary - Annual Premium- $2,800

 Five visits to in network physicians ($100

Per visit) co-pay $125

 2 visits ($200 per visit) to specialist $80

 Deductible $0

**Total cost to participant**

 **$3,005**

**Single Option PPO – 90/70**

$100,000 Base Salary – Annual Premium $2,300

Five visits to in network physicians ($100

Per visit) co-pay $125

2 visits ($200 per visit) to specialist $80

Deductible $495

**Total cost to participant $2,920**

**Scenario 3 High usage in-network**

**Single Option PPO – 100/80**

$100,000 Base Salary - Annual Premium- $2,800

Five visits to in network physicians ($100

Per visit) co-pay $125

Out-patient procedure $25,000 $0

Hospitalization $100,000 $0

5 visits ($200 per visit) to specialists $200

**Total Cost to participant $3,125**

**Single Option PPO – 90/70 Safety Net**

$100,000 Base Salary – Annual Premium $2,300

Five visits to in network physicians ($100

Per visit) co-pay $125

Out-patient procedure $25,000 (capped by

out of pocket max.) $1500

Hospitalization $100,000 $0

5 visits to specialists (5x$40) $200

**Total cost to participant $4,125**

**HMO – Select Scenarios**

**Scenario 1 Low use in-network**

$100,000 Base Salary - Annual Premium- $2,300

 Five visits to in network physicians ($100

Per visit) co-pay $125

 2 visits ($200 per visit) to specialist $80

 Deductible $0

**Total cost to participant**

 **$2,505**

**Scenario 2 High usage in-network**

$100,000 Base Salary – Annual Premium $2,300

Five visits to in network physicians ($100

Per visit) co-pay $125

Out-patient procedure $25,000 $100

Hospitalization $100,000 $200

5 visits to specialists (5x$40) $200

**Total Cost to participant $2,925**