

	Low Deductible / Higher Premiums	High Deductible / Lower Premiums	Which Plan is the most Cost Effective?
	\$2,500 ded / \$5,000 out of pocket / 80/20	\$5,000 ded / \$10,000 out of pocket / 80/20	
PRESCRIPTIONS - Cost for 1 Year	\$50 Copay per mail order presc.	Insurance + Int'l Mail Order **	
Prescription #1 - 15 mg - 2x daily	\$600.00	\$470.40	
Prescription #2 - 60 mg - 1x daily	\$600.00	\$730.00	
Prescription #3 - 20 mg - 2x daily	\$600.00	\$781.00	
Prescription #4 - 1mg - 1x daily	\$600.00	\$138.84	
Prescription #5 - 10 mg - 1x daily	(deductible met) \$100.00	\$178.28	
TOTAL - Low Ded. / deductible + copay	\$2,700.00		
TOTAL - High Ded. - Insurance not used		\$2,298.52	
Insurance Premiums	\$10,800.00	\$5,400.00	
Total Premium + Prescriptions	\$13,500.00	\$7,698.52	
Co-Pays - One Dr. Visit Per month @ \$40.00	\$480.00	\$480.00	
PRESCRIPTIONS @ Drug Store / \$50 per visit			
CoPays - Low Ded. - \$0 Ded. / \$10.00 copay	\$120.00		
CoPays - High Ded. - \$200 Ded. + \$20 copay		\$360.00	
Healthy Year Total	\$14,100.00	\$8,538.52	High Ded. / Lower Premium
Deductible / Out of pocket MET SO FAR...	all / \$3,300.00	\$840.00 / \$840.00	Total Savings of \$5,561.48
\$2,500 Total Medical Out-of-Pocket	\$0.00	\$1,660.00	High Ded. / Lower Premium
TOTAL	\$14,100.00	\$10,198.52	Total Savings of \$3,901.48
\$5,000 Total Medical Out-of-Pocket	\$340.00	\$2,500.00	High Ded. / Lower Premium
TOTAL	\$14,440.00	\$12,698.52	Total Savings of \$1,741.48
\$10,000 Total Medical Out-of-Pocket	\$272.00	\$1,000.00	High Ded. / Lower Premium
TOTAL	\$14,372.00	\$13,698.52	Total Savings of \$673.48
\$15,000 Total Medical Out-of-Pocket	\$0.00	\$1,000.00	Low Ded. / Higher Premium
TOTAL	\$14,440.00	\$14,698.52	Total Savings of \$258.52
\$20,000 Total Medical Out-of-Pocket	\$0.00	\$1,000.00	Low Ded. / Higher Premium
TOTAL	\$14,440.00	\$15,698.52	Total Savings of \$1,258.52
\$25,000 Total Medical Out-of-Pocket	\$0.00	\$1,000.00	Low Ded. / Higher Premium
TOTAL	\$14,440.00	\$16,698.52	Total Savings of \$2,258.52
\$30,000 Total Medical Out-of-Pocket	\$0.00	\$1,000.00	Low Ded. / Higher Premium
TOTAL	\$14,440.00	\$17,698.52	Total Savings of \$3,258.52

OUT-POCKET-MAXIMUMS MET for ALL PLANS

** Prescriptions are covered, but see the savings by ordering internationally