2025 Health Plan Comparison
Maximum Exposure Calculation
Using only Tier 1 - HealthSync Providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	$859.56	$1,237.08	$2,756.52	$2,608.32	$3,995.16	$9,466.08
Maximum Out-of-Pocket Cost	$4,500	$3,500	$2,500	$9,000	$7,000	$5,000
State Paid HSA Contribution	($1,124.76)	($787.80)	N/A	($2,249.52)	($1,575.60)	N/A
Total Exposure	$4,234.80	$3,949.28	$5,256.52	$9,358.80	$9,419.56	$14,466.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	$859.56	$1,237.08	$2,756.52	$2,608.32	$3,995.16	$9,466.08
Maximum Out-of-Pocket Cost	$4,500	$3,500	$2,500	$9,000	$7,000	$5,000
Total Exposure	$5,359.56	$4,737.08	$5,256.52	$11,608.32	$10,995.16	$14,466.08

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

2025 Health Plan Comparison
Maximum Exposure Calculation
Using In-network providers

With an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	$859.56	$1,237.08	$2,756.52	$2,608.32	$3,995.16	$9,466.08
Maximum Out-of-Pocket Cost	$5,000	$4,000	$3,000	$10,000	$8,000	$6,000
State Paid HSA Contribution	($1,124.76)	($787.80)	N/A	($2,249.52)	($1,575.60)	N/A
Total Exposure	$4,734.80	$4,449.28	$5,756.52	$10,358.80	$10,419.56	$15,466.08

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
Annual Employee Premium	$859.56	$1,237.08	$2,756.52	$2,608.32	$3,995.16	$9,466.08
Maximum Out-of-Pocket Cost	$5,000	$4,000	$3,000	$10,000	$8,000	$6,000
Total Exposure	$5,859.56	$5,237.08	$5,756.52	$12,608.32	$11,995.16	$15,466.08

Footnote:

A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive

B) Examples assumes costs are incurred within the Anthem provider network