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|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------|
| <p><b>Brad is on a family plan with his wife and young children.</b></p> <p><b>He has a chronic condition that requires him to check in with his doctor each month, and also requires him to take a high-cost specialty medication.</b></p> <p><b>His family is relatively healthy, but he does want to plan for some Urgent Care visits and an ER visit for his kids.</b></p> |                                                                                        |                                                                                                                   |
|                                                                                                                                                                                                                                                                                                                                                                                | <b>PPO</b>                                                                             | <b>HDHP</b>                                                                                                       |
| <b>Medical Deductible</b>                                                                                                                                                                                                                                                                                                                                                      | \$1,200<br>Expected ER visit costs would apply to deductible                           | \$4,636<br>Brad will meet his deductible on this plan. This also includes ER, Urgent care & Rx Costs for Children |
| <b>Medical Copays</b>                                                                                                                                                                                                                                                                                                                                                          | \$560<br>Brad's office visits and Urgent Care visits for kids                          | N/A                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                |                                                                                        |                                                                                                                   |
| <b>Prescription Deductible</b>                                                                                                                                                                                                                                                                                                                                                 | \$100                                                                                  | N/A                                                                                                               |
| <b>Prescription Copays</b>                                                                                                                                                                                                                                                                                                                                                     | \$2,424<br>(\$200 copay per month for specialty medication, plus antibiotics for kids) | N/A                                                                                                               |
|                                                                                                                                                                                                                                                                                                                                                                                |                                                                                        |                                                                                                                   |
| <b>Annual Premium for Coverage</b>                                                                                                                                                                                                                                                                                                                                             | \$11,510.46                                                                            | \$4,892.94                                                                                                        |
| <b>Employee HSA Contribution</b>                                                                                                                                                                                                                                                                                                                                               | N/A                                                                                    | \$7,249.84                                                                                                        |
| <b>GreenState HSA Contribution</b>                                                                                                                                                                                                                                                                                                                                             | N/A                                                                                    | (\$1,430)                                                                                                         |
|                                                                                                                                                                                                                                                                                                                                                                                |                                                                                        |                                                                                                                   |
| <b>Total Expected Spend in 2026</b>                                                                                                                                                                                                                                                                                                                                            | <b>\$15,794.46</b>                                                                     | <b>\$11,361.74</b>                                                                                                |
| <p>Brad contributed the maximum amount he could to his HSA (\$281.53 per pay period).</p> <p>His total HSA contributions for 2026, including the annualized \$1,430 from GreenState, totals \$8,750.</p> <p><i>He had \$4,636 in medical expenses in 2026, leaving him <b>\$4,114</b> to rollover in his HSA for next year and beyond!</i></p>                                 |                                                                                        |                                                                                                                   |