

Mike has employee only coverage and rarely goes to the doctor. He does get his annual physical each year (covered at 100% on either plan). He anticipates one Urgent Care visit each year for mild sickness (strep, flu, sinus infection), and the corresponding antibiotic that would be prescribed at that visit.		
	PPO	HDHP
Medical Deductible	\$0 Mike has no services that apply to the deductible	\$125 (All services on this plan apply to deductible)
Medical Copays	\$40 One Urgent Care visit	N/A
Prescription Deductible	\$0 The antibiotic Mike is prescribed is a generic, so there is no deductible	\$12 Mike would pay the full cost of his generic drug, which applies to his combined Prescription and Medical deductible
Prescription Copays	\$4	N/A
Annual Premium for Coverage	\$3,750.50	\$1,630.98
Employee HSA Contribution	N/A	\$260
GreenState HSA Contribution	N/A	(\$780)
Total Expected Spend in 2026	\$3,794.50	\$1,247.98
Mike contributed the minimum of \$10 per pay period (\$260) to his HSA to receive the GreenState HSA contribution. His total HSA contributions for 2026, including the annualized \$780 from GreenState, equals \$1,040. <i>He had \$137 in medical and Rx expenses in 2026, leaving him \$903 to rollover in his HSA to use for future years!</i>		