It can be helpful to know what the cost of a "bad year" or what the absolute worst-case scenario would be cost for wise for you in a given year.

These numbers below illustrate what it may look like on either plan if you experience a catastrophic year (assuming you and your family members, if applicable, would hit the out-of-pocket maximum (OPM), and also adds in plan premium costs).

The numbers below are estimates only and assume all care received are covered services provided by in-network facilities/providers.

PPO Coverage Level	Coverage Level Premium Cost		Prescription OPM	Total	
Single	\$3,750.50	\$3,400.00	\$3,000.00	\$10,150.50	
Employee + Spouse	\$7,681.18	\$6,400.00	\$6,000.00	\$20,081.18	
Employee + Child(ren)	\$7,099.82	\$6,400.00	\$6,000.00	\$19,499.82	
Family	\$11,510.46	\$6,400.00	\$6,000.00	\$23,910.46	

HDHP Coverage Level	Premium Cost	Medical OPM	Prescription OPM	Total	<b>GS HSA Contributions</b>	HSA Min	Net Spend
Single	\$1,630.98	\$3,400.00	N/A	\$5,030.98	(\$780.00)	\$260	\$4,510.98
Employee + Spouse	\$3,587.74	\$6,400.00	N/A	\$9,987.74	(\$1,430)	\$260	\$8,817.74
Employee + Child(ren)	\$2,936.96	\$6,400.00	N/A	\$9,336.96	(\$1,430)	\$260	\$8,166.96
Family	\$4,892.94	\$6,400.00	N/A	\$11,292.94	(\$1,430)	\$260	\$10,122.94

These examples do not consider any spend toward a Flexible Spending Account (FSA) or additional contributions beyond the minimum for the Health Savings Account (HSA)