Tom carries single coverage and does not anticipate any major health expenses for 2026. Tom does have a costly brand name medication that he takes daily and fills every other month (6x per year).		
	PPO	**HDHP**
Medical Deductible	$0 No services that apply to the medical deductible	$3,400 Tom will meet his deductible of $3,400 on this plan due to the cost of his brand name medication.
Medical Copays	$20 Annual visit to his PCP for a medication check	N/A
Prescription Deductible	$100	N/A Prescription costs are included in the medical deductible
Prescription Copays	$150	N/A
Annual Premium for Coverage	$3,750.50	$1,630.98
Employee HSA Contribution	N/A	$3,620
GreenState HSA Contribution	N/A	($780)
Total Expected Spend in 2026	**$4,020.50**	**$7,870.98 (Premium + HSA Contributions)**

While Tom may spend less on the PPO plan in this scenario, *he saves more on the HDHP plan using his HSA.*
Tom contributes the maximum of $139.23 per pay period ($3,620) to his HSA to receive the GreenState HSA contribution.
His total HSA contributions for 2026, including the annualized $780 from GreenState, equals $4,400.
He had $3,400 in medical and Rx expenses in 2026, **leaving him $1,000 to rollover in his HSA to use for future years!**