			BCBS Bronze PPO 005	BCBS Bronze PPO 006	BCBS Silver PPO 004	BCBS Silver PPO 3	Humana PPO Bronze 4850/6350	Humana PPO Bronze 6300/6300	Humana PPO Silver 3650/3650	Assurant Bronze Major Medical	Assurant Bronze Major Medical
		Lowest									
Network			Blue Choice PPO	Blue Choice PPO	Blue Choice PPO	Blue Choice PPO	Humana/ ChoiceCare	Humana/ ChoiceCare	Humana/ ChoiceCare	Aetna Signature Administrators PPO	Aetna Signature Administrators PPO
Monthly Premium			$294.41	$291.15	$414.17	$401.53	$481.26	$427.78	$494.64	$460.14	$442.01
Deductible			$5,000	$6,000	$3,000	$6,000	$4,850	$6,300	$3,650	$2,500	$6,000
CoInsurance			20%	0%	20%	0%	20%	0%	0%	50%	0%
doctor visit copay			-	-	$35	$30	$45	-	-	-	-
Max OOP			$6,250	$6,000	$6,350	$6,000	$6,350	$6,300	$3,650	$6,350	$6,000
Deductible out of network			$10,000	$12,000	$6,000	$12,000	$9,700	$12,600	$7,300	$7,500	$18,000
CoInsurance out of network			40%	20%	40%	20%	40%	20%	25%	50%	0%
Max OOP out of network			$12,500	$12,000	$12,700	$12,000	$25,400	$25,200	$14,600	$19,050	$18,000
HSA eligible?			Yes	Yes	No	No	No	Yes	Yes	Yes	Yes
Annual premiums		$3,493.80	$3,532.92	$3,493.80	$4,970.04	$4,818.36	$5,775.12	$5,133.36	$5,935.68	$5,521.68	$5,304.12
difference from min			*$39.12*	*$0*	*$1,476.24*	*$1,324.56*	*$2,281.32*	*$1,639.56*	*$2,441.88*	*$2,027.88*	*$1,810.32*
Premiums + Max OOP (in network)		$9,493.80	$9,782.92	$9,493.80	$11,320.04	$10,818.36	$12,125.12	$11,433.36	$9,585.68	$11,871.68	$11,304.12
difference from min			*$289.12*	*$0*	*$1,826.24*	*$1,324.56*	*$2,631.32*	*$1,939.56*	*$91.88*	*$2,377.88*	*$1,810.32*
Total Medical Expenses before reaching Max OOP			**$11,250**	**$6,000**	**$19,750**	**$6,000**	**$12,350**	**$6,300**	**$3,650**	**$10,200**	**$6,000**
Potential Tax Savings (55+ year old, 25% bracket)	*NOTE: Tax Savings are not included in total cost analysis*		$1,081.25	$1,081.25	$0.00	$0.00	$0.00	$1,081.25	$1,081.25	$1,081.25	$1,081.25
Medical Expense Scenarios:	**Bills**	**Lowest Cost**		**---------- My Total Annual Cost ----------**							
MIN expenses - no visits beyond preventative	$0	$3,493.80	$3,532.92	$3,493.80	$4,970.04	$4,818.36	$5,775.12	$5,133.36	$5,935.68	$5,521.68	$5,304.12
difference from lowest			*$39.12*	*$0*	*$1,476.24*	*$1,324.56*	*$2,281.32*	*$1,639.56*	*$2,441.88*	*$2,027.88*	*$1,810.32*
4 doctor's visits beyond preventative ($125 per visit)	4 visits	$3,993.80	$4,032.92	$3,993.80	$5,110.04	$4,938.36	$5,820.12	$5,633.36	$6,435.68	$6,021.68	$5,804.12
difference from lowest			*$39.12*	*$0*	*$1,116.24*	*$944.56*	*$1,826.32*	*$1,639.56*	*$2,441.88*	*$2,027.88*	*$1,810.32*
$4000 medical expenses	$4,000	$7,493.80	$7,532.92	$7,493.80	$8,170.04	$8,818.36	$9,775.12	$9,133.36	$9,585.68	$8,771.68	$9,304.12
difference from lowest			*$39.12*	*$0*	*$676.24*	*$1,324.56*	*$2,281.32*	*$1,639.56*	*$2,091.88*	*$1,277.88*	*$1,810.32*
									HIT MAX OOP		
$6500 medical expenses	$6,500	$8,670.04	$8,832.92	$9,493.80	$8,670.04	$10,818.36	$10,955.12	$11,433.36	$9,585.68	$10,021.68	$11,304.12
difference from lowest			*$162.88*	*$823.76*	*$0*	*$2,148.32*	*$2,285.08*	*$2,763.32*	*$915.64*	*$1,351.64*	*$2,634.08*
				HIT MAX OOP		*HIT MAX OOP*		*HIT MAX OOP*	*HIT MAX OOP*		*HIT MAX OOP*
$10,000 medical expenses	$10,000	$9,370.04	$9,532.92	$9,493.80	$9,370.04	$10,818.36	$11,655.12	$11,433.36	$9,585.68	$11,771.68	$11,304.12
difference from lowest			*$162.88*	*$123.76*	*$0*	*$1,448.32*	*$2,285.08*	*$2,063.32*	*$215.64*	*$2,401.64*	*$1,934.08*
				HIT MAX OOP		*HIT MAX OOP*		*HIT MAX OOP*	*HIT MAX OOP*		*HIT MAX OOP*
$15,000 medical expenses	$15,000	$9,493.80	$9,782.92	$9,493.80	$10,370.04	$10,818.36	$12,125.12	$11,433.36	$9,585.68	$11,871.68	$11,304.12
difference from lowest			*$289.12*	*$0*	*$876.24*	*$1,324.56*	*$2,631.32*	*$1,939.56*	*$91.88*	*$2,377.88*	*$1,810.32*
			HIT MAX OOP	*HIT MAX OOP*		*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*
$20,000 medical expenses	$20,000	$9,493.80	$9,782.92	$9,493.80	$11,320.04	$10,818.36	$12,125.12	$11,433.36	$9,585.68	$11,871.68	$11,304.12
difference from lowest			*$289.12*	*$0*	*$1,826.24*	*$1,324.56*	*$2,631.32*	*$1,939.56*	*$91.88*	*$2,377.88*	*$1,810.32*
			HIT MAX OOP	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*	*HIT MAX OOP*