

2026 Intact USA Medical Cost Examples

How to use the Medical Cost Examples

The included charts are intended to provide high level expense projections to assist you in determining which health plan may be less expensive for you based on your tier of coverage, estimated claims, employee contributions and the employer funding available to you.

Take the following steps to help estimate your total annual cost:

1. Select the chart that best fits your scenario based on the following:
 - a. Tier of Coverage
 - i. Employee Only
 - ii. Employee + Spouse
 - iii. Employee + Child(ren)
 - iv. Family
 - b. Determine how many individuals on your plan typically incur claims (Assume the other individuals in the family just have preventive services or minimal expenses.)
 - i. One Individual
 - ii. Two or More
2. Once you have selected the right exhibit based on tier and individuals incurring claims, you can review the claim levels that best reflect your expected medical expenses to determine which plan may be less expensive for you.

What the examples do not take into consideration

1. Some prescriptions are not subject to the deductible. The difference between the two plans is that generic medications are not subject to the deductible in the HRA plan.
 - a. HRA Plan – Generic and Preventative Medications
 - b. HSA Plan – Preventative Medications
2. The coinsurance for pharmacy expenses is 30%, not the 20% medical coinsurance reflected in the example. But it should be close enough to provide a general idea of how the expenses will play out.

Assumptions

The medical cost examples are based on the following assumptions:

1. All incentive funding is earned for you and your spouse if they are on the plan.
2. The contributions are based on the \$75k-\$125k salary band.
3. All medical expenses are in-network

Payment Percentages for In-network Medical Expenses

	Deductible		Out of Pocket Maximum	
Plan Pays	0%	80%		100%
You Pay	100%	20% (coinsurance)		0%

In-Network Deductibles and Out of Pocket Maximums

	HRA		HSA	
	Individual	Family	Individual	Family
Deductible	\$1,250	\$2,500	\$3,500	\$7,000
Out of Pocket Maximum	\$5,000	\$10,000	\$6,000	\$12,000

Medical Cost Scenarios - 2026 Plans

Tier		Employee Only	
Individuals Incurring Claims		One Individual	
HRA Funding	\$ 350	HRA Contributions	\$ 2,131.22
HSA Funding	\$ 1,000	HSA Contributions	\$ 1,102.66

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims	
HRA	
	Person 1
Claims	-
Deductible	-
Coinsurance	-
Out of Pocket	-
Total	-
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>1,781.22</u>
HSA	
	Person 1
Claims	-
Deductible	-
Coinsurance	-
Out of Pocket	-
Total	-
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>102.66</u>

\$500 in Claims	
HRA	
	Person 1
Claims	500.00
Deductible	500.00
Coinsurance	-
Out of Pocket	500.00
Total	500.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>2,281.22</u>
HSA	
	Person 1
Claims	500.00
Deductible	500.00
Coinsurance	-
Out of Pocket	500.00
Total	500.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>602.66</u>

\$1,000 in Claims	
HRA	
	Person 1
Claims	1,000.00
Deductible	1,000.00
Coinsurance	-
Out of Pocket	1,000.00
Total	1,000.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>2,781.22</u>
HSA	
	Person 1
Claims	1,000.00
Deductible	1,000.00
Coinsurance	-
Out of Pocket	1,000.00
Total	1,000.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>1,102.66</u>

\$3,000 in Claims	
HRA	
	Person 1
Claims	3,000.00
Deductible	1,250.00
Coinsurance	350.00
Out of Pocket	1,600.00
Total	1,600.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>3,381.22</u>
HSA	
	Person 1
Claims	3,000.00
Deductible	3,000.00
Coinsurance	-
Out of Pocket	3,000.00
Total	3,000.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>3,102.66</u>

\$5,000 in Claims	
HRA	
	Person 1
Claims	5,000.00
Deductible	1,250.00
Coinsurance	750.00
Out of Pocket	2,000.00
Total	2,000.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>3,781.22</u>
HSA	
	Person 1
Claims	5,000.00
Deductible	3,500.00
Coinsurance	300.00
Out of Pocket	3,800.00
Total	3,800.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>3,902.66</u>

\$10,000 in Claims	
HRA	
	Person 1
Claims	10,000.00
Deductible	1,250.00
Coinsurance	1,750.00
Out of Pocket	3,000.00
Total	3,000.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>4,781.22</u>
HSA	
	Person 1
Claims	10,000.00
Deductible	3,500.00
Coinsurance	1,300.00
Out of Pocket	4,800.00
Total	4,800.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>4,902.66</u>

\$15,000 in Claims	
HRA	
	Person 1
Claims	15,000.00
Deductible	1,250.00
Coinsurance	2,750.00
Out of Pocket	4,000.00
Total	4,000.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>5,781.22</u>
HSA	
	Person 1
Claims	15,000.00
Deductible	3,500.00
Coinsurance	2,300.00
Out of Pocket	5,800.00
Total	5,800.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>5,902.66</u>

\$20,000 in Claims	
HRA	
	Person 1
Claims	20,000.00
Deductible	1,250.00
Coinsurance	3,750.00
Out of Pocket	5,000.00
Total	5,000.00
Contributions	2,131.22
Account Funding	(350.00)
Total Out of Pocket	<u>6,781.22</u>
HSA	
	Person 1
Claims	20,000.00
Deductible	3,500.00
Coinsurance	2,500.00
Out of Pocket	6,000.00
Total	6,000.00
Contributions	1,102.66
Account Funding	(1,000.00)
Total Out of Pocket	<u>6,102.66</u>

Medical Cost Scenarios - 2026 Plans

Tier		Employee + Spouse	
Individuals Incurring Claims		One Individual	
HRA Funding	\$ 700	HRA Contributions	\$ 8,188.18
HSA Funding	\$ 1,740	HSA Contributions	\$ 5,072.08

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	7,488.18	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	3,332.08	

\$500 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	7,988.18	

HSA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	3,832.08	

\$1,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	8,488.18	

HSA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	4,332.08	

\$3,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	1,250.00	-
Coinsurance	350.00	-
Out of Pocket	1,600.00	-
Total	1,600.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	9,088.18	

HSA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	3,000.00	-
Coinsurance	-	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	6,332.08	

\$5,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	1,250.00	-
Coinsurance	750.00	-
Out of Pocket	2,000.00	-
Total	2,000.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	9,488.18	

HSA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	3,500.00	-
Coinsurance	300.00	-
Out of Pocket	3,800.00	-
Total	3,800.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	7,132.08	

\$10,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	1,250.00	-
Coinsurance	1,750.00	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	10,488.18	

HSA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	3,500.00	-
Coinsurance	1,300.00	-
Out of Pocket	4,800.00	-
Total	4,800.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	8,132.08	

\$15,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	1,250.00	-
Coinsurance	2,750.00	-
Out of Pocket	4,000.00	-
Total	4,000.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	11,488.18	

HSA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	3,500.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,800.00	-
Total	5,800.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	9,132.08	

\$20,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	1,250.00	-
Coinsurance	3,750.00	-
Out of Pocket	5,000.00	-
Total	5,000.00	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	12,488.18	

HSA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	3,500.00	-
Coinsurance	2,500.00	-
Out of Pocket	6,000.00	-
Total	6,000.00	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	9,332.08	

Medical Cost Scenarios - 2026 Plans

Tier		Employee + Spouse	
Individuals Incurring Claims		Two or More	
HRA Funding	\$ 700	HRA Contributions	\$ 8,188.18
HSA Funding	\$ 1,740	HSA Contributions	\$ 5,072.08

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	7,488.18	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	3,332.08	

\$500 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	8,488.18	

HSA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	4,332.08	

\$1,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	9,488.18	

HSA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	5,332.08	

\$3,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	1,250.00	1,250.00
Coinsurance	350.00	350.00
Out of Pocket	1,600.00	1,600.00
Total	3,200.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	10,688.18	

HSA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	3,000.00	3,000.00
Coinsurance	-	-
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	9,332.08	

\$5,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	1,250.00	1,250.00
Coinsurance	750.00	750.00
Out of Pocket	2,000.00	2,000.00
Total	4,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	11,488.18	

HSA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	3,500.00	3,500.00
Coinsurance	300.00	300.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	10,932.08	

\$10,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	1,250.00	1,250.00
Coinsurance	1,750.00	1,750.00
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	13,488.18	

HSA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	3,500.00	3,500.00
Coinsurance	1,300.00	1,300.00
Out of Pocket	4,800.00	4,800.00
Total	9,600.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	12,932.08	

\$15,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,250.00	1,250.00
Coinsurance	2,750.00	2,750.00
Out of Pocket	4,000.00	4,000.00
Total	8,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	15,488.18	

HSA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,800.00	5,800.00
Total	11,600.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	14,932.08	

\$20,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	1,250.00	1,250.00
Coinsurance	3,750.00	3,750.00
Out of Pocket	5,000.00	5,000.00
Total	10,000.00	
Contributions	8,188.18	
Account Funding	(700.00)	
Total Out of Pocket	17,488.18	

HSA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,500.00	2,500.00
Out of Pocket	6,000.00	6,000.00
Total	12,000.00	
Contributions	5,072.08	
Account Funding	(1,740.00)	
Total Out of Pocket	15,332.08	

Medical Cost Scenarios - 2026 Plans

Tier		Employee + Children	
Individuals Incurring Claims		One Individual	
HRA Funding	\$ 350	HRA Contributions	\$ 4,173.52
HSA Funding	\$ 1,390	HSA Contributions	\$ 1,998.62

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	3,823.52	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	608.62	

\$500 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	4,323.52	

HSA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	1,108.62	

\$1,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	4,823.52	

HSA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	1,608.62	

\$3,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	1,250.00	-
Coinsurance	350.00	-
Out of Pocket	1,600.00	-
Total	1,600.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	5,423.52	

HSA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	3,000.00	-
Coinsurance	-	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	3,608.62	

\$5,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	1,250.00	-
Coinsurance	750.00	-
Out of Pocket	2,000.00	-
Total	2,000.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	5,823.52	

HSA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	3,500.00	-
Coinsurance	300.00	-
Out of Pocket	3,800.00	-
Total	3,800.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	4,408.62	

\$10,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	1,250.00	-
Coinsurance	1,750.00	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	6,823.52	

HSA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	3,500.00	-
Coinsurance	1,300.00	-
Out of Pocket	4,800.00	-
Total	4,800.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	5,408.62	

\$15,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	1,250.00	-
Coinsurance	2,750.00	-
Out of Pocket	4,000.00	-
Total	4,000.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	7,823.52	

HSA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	3,500.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,800.00	-
Total	5,800.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	6,408.62	

\$20,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	1,250.00	-
Coinsurance	3,750.00	-
Out of Pocket	5,000.00	-
Total	5,000.00	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	8,823.52	

HSA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	3,500.00	-
Coinsurance	2,500.00	-
Out of Pocket	6,000.00	-
Total	6,000.00	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	6,608.62	

Medical Cost Scenarios - 2026 Plans

Tier		Employee + Children	
Individuals Incurring Claims		Two or More	
HRA Funding	\$ 350	HRA Contributions	\$ 4,173.52
HSA Funding	\$ 1,390	HSA Contributions	\$ 1,998.62

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	3,823.52	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	608.62	

\$500 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	4,823.52	

HSA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	1,608.62	

\$1,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	5,823.52	

HSA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	2,608.62	

\$3,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	1,250.00	1,250.00
Coinsurance	350.00	350.00
Out of Pocket	1,600.00	1,600.00
Total	3,200.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	7,023.52	

HSA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	3,000.00	3,000.00
Coinsurance	-	-
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	6,608.62	

\$5,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	1,250.00	1,250.00
Coinsurance	750.00	750.00
Out of Pocket	2,000.00	2,000.00
Total	4,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	7,823.52	

HSA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	3,500.00	3,500.00
Coinsurance	300.00	300.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	8,208.62	

\$10,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	1,250.00	1,250.00
Coinsurance	1,750.00	1,750.00
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	9,823.52	

HSA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	3,500.00	3,500.00
Coinsurance	1,300.00	1,300.00
Out of Pocket	4,800.00	4,800.00
Total	9,600.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	10,208.62	

\$15,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,250.00	1,250.00
Coinsurance	2,750.00	2,750.00
Out of Pocket	4,000.00	4,000.00
Total	8,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	11,823.52	

HSA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,800.00	5,800.00
Total	11,600.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	12,208.62	

\$20,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	1,250.00	1,250.00
Coinsurance	3,750.00	3,750.00
Out of Pocket	5,000.00	5,000.00
Total	10,000.00	
Contributions	4,173.52	
Account Funding	(350.00)	
Total Out of Pocket	13,823.52	

HSA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,500.00	2,500.00
Out of Pocket	6,000.00	6,000.00
Total	12,000.00	
Contributions	1,998.62	
Account Funding	(1,390.00)	
Total Out of Pocket	12,608.62	

Medical Cost Scenarios - 2026 Plans

Tier		Family	
Individuals Incurring Claims		One Individual	
HRA Funding	\$ 700	HRA Contributions	\$ 10,230.22
HSA Funding	\$ 1,740	HSA Contributions	\$ 5,598.84

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	9,530.22	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	3,858.84	

\$500 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	10,030.22	

HSA		
	Person 1	Person 2
Claims	500.00	-
Deductible	500.00	-
Coinsurance	-	-
Out of Pocket	500.00	-
Total	500.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	4,358.84	

\$1,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	10,530.22	

HSA		
	Person 1	Person 2
Claims	1,000.00	-
Deductible	1,000.00	-
Coinsurance	-	-
Out of Pocket	1,000.00	-
Total	1,000.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	4,858.84	

\$3,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	1,250.00	-
Coinsurance	350.00	-
Out of Pocket	1,600.00	-
Total	1,600.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	11,130.22	

HSA		
	Person 1	Person 2
Claims	3,000.00	-
Deductible	3,000.00	-
Coinsurance	-	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	6,858.84	

\$5,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	1,250.00	-
Coinsurance	750.00	-
Out of Pocket	2,000.00	-
Total	2,000.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	11,530.22	

HSA		
	Person 1	Person 2
Claims	5,000.00	-
Deductible	3,500.00	-
Coinsurance	300.00	-
Out of Pocket	3,800.00	-
Total	3,800.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	7,658.84	

\$10,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	1,250.00	-
Coinsurance	1,750.00	-
Out of Pocket	3,000.00	-
Total	3,000.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	12,530.22	

HSA		
	Person 1	Person 2
Claims	10,000.00	-
Deductible	3,500.00	-
Coinsurance	1,300.00	-
Out of Pocket	4,800.00	-
Total	4,800.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	8,658.84	

\$15,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	1,250.00	-
Coinsurance	2,750.00	-
Out of Pocket	4,000.00	-
Total	4,000.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	13,530.22	

HSA		
	Person 1	Person 2
Claims	15,000.00	-
Deductible	3,500.00	-
Coinsurance	2,300.00	-
Out of Pocket	5,800.00	-
Total	5,800.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	9,658.84	

\$20,000 in Claims One Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	1,250.00	-
Coinsurance	3,750.00	-
Out of Pocket	5,000.00	-
Total	5,000.00	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	14,530.22	

HSA		
	Person 1	Person 2
Claims	20,000.00	-
Deductible	3,500.00	-
Coinsurance	2,500.00	-
Out of Pocket	6,000.00	-
Total	6,000.00	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	9,858.84	

Medical Cost Scenarios - 2026 Plans

Tier		Family	
Individuals Incurring Claims		Two or More	
HRA Funding	\$ 700	HRA Contributions	\$ 10,230.22
HSA Funding	\$ 1,740	HSA Contributions	\$ 5,598.84

HRA Deductible	\$ 1,250	HRA Out-of-Pocket Max	\$ 5,000
HSA Deductible	\$ 3,500	HSA Out-of-Pocket Max	\$ 6,000

\$0 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	9,530.22	

HSA		
	Person 1	Person 2
Claims	-	-
Deductible	-	-
Coinsurance	-	-
Out of Pocket	-	-
Total	-	-
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	3,858.84	

\$500 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	10,530.22	

HSA		
	Person 1	Person 2
Claims	500.00	500.00
Deductible	500.00	500.00
Coinsurance	-	-
Out of Pocket	500.00	500.00
Total	1,000.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	4,858.84	

\$1,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	11,530.22	

HSA		
	Person 1	Person 2
Claims	1,000.00	1,000.00
Deductible	1,000.00	1,000.00
Coinsurance	-	-
Out of Pocket	1,000.00	1,000.00
Total	2,000.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	5,858.84	

\$3,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	1,250.00	1,250.00
Coinsurance	350.00	350.00
Out of Pocket	1,600.00	1,600.00
Total	3,200.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	12,730.22	

HSA		
	Person 1	Person 2
Claims	3,000.00	3,000.00
Deductible	3,000.00	3,000.00
Coinsurance	-	-
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	9,858.84	

\$5,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	1,250.00	1,250.00
Coinsurance	750.00	750.00
Out of Pocket	2,000.00	2,000.00
Total	4,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	13,530.22	

HSA		
	Person 1	Person 2
Claims	5,000.00	5,000.00
Deductible	3,500.00	3,500.00
Coinsurance	300.00	300.00
Out of Pocket	3,800.00	3,800.00
Total	7,600.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	11,458.84	

\$10,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	1,250.00	1,250.00
Coinsurance	1,750.00	1,750.00
Out of Pocket	3,000.00	3,000.00
Total	6,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	15,530.22	

HSA		
	Person 1	Person 2
Claims	10,000.00	10,000.00
Deductible	3,500.00	3,500.00
Coinsurance	1,300.00	1,300.00
Out of Pocket	4,800.00	4,800.00
Total	9,600.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	13,458.84	

\$15,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	1,250.00	1,250.00
Coinsurance	2,750.00	2,750.00
Out of Pocket	4,000.00	4,000.00
Total	8,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	17,530.22	

HSA		
	Person 1	Person 2
Claims	15,000.00	15,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,300.00	2,300.00
Out of Pocket	5,800.00	5,800.00
Total	11,600.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	15,458.84	

\$20,000 in Claims per Person		
HRA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	1,250.00	1,250.00
Coinsurance	3,750.00	3,750.00
Out of Pocket	5,000.00	5,000.00
Total	10,000.00	
Contributions	10,230.22	
Account Funding	(700.00)	
Total Out of Pocket	19,530.22	

HSA		
	Person 1	Person 2
Claims	20,000.00	20,000.00
Deductible	3,500.00	3,500.00
Coinsurance	2,500.00	2,500.00
Out of Pocket	6,000.00	6,000.00
Total	12,000.00	
Contributions	5,598.84	
Account Funding	(1,740.00)	
Total Out of Pocket	15,858.84	