

WHICH PLAN IS RIGHT FOR YOU?

When choosing a health plan, consider your maximum exposure—the **highest amount of money you might pay out of your pocket for covered healthcare services over the year**. This includes your annual premium and your out-of-pocket maximum. If you choose one of the CDHP options, you can also factor in the financial help you get with Ivy Tech's HSA contribution.

To calculate your maximum exposure, consider:

- **Premium:** Cost deducted from paycheck each pay period
- **Out-of-pocket maximum:** The most you'll pay in a year for services
- **Ivy Tech HSA contribution:** HSA funds to help pay for healthcare expenses (CDHP 1 and CDHP 2 only)

Maximum Exposure by Plan (based on 26 pay periods)

	CDHP 1	CDHP 2	PPO*
EMPLOYEE ONLY PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	\$1,374	\$1,672	\$3,640
Out-of-Pocket Maximum (In-Network)	+ \$5,000	+ \$4,000	+ \$5,000
Employer HSA Contribution	- \$900	- \$600	N/A
Maximum Exposure	= \$5,474	= \$5,072	= \$8,640
EMPLOYEE + CHILD(REN) PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	\$2,499	\$3,035	\$6,604
Out-of-Pocket Maximum (In-Network)	+ \$10,000	+ \$8,000	+ \$10,000
Employer HSA Contribution	- \$1,800	- \$1,200	N/A
Maximum Exposure	= \$10,699	= \$9,835	= \$16,604
EMPLOYEE + SPOUSE PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	\$2,996	\$3,652	\$7,956
Out-of-Pocket Maximum (In-Network)	+ \$10,000	+ \$8,000	+ \$10,000
Employer HSA Contribution	- \$1,800	- \$1,200	N/A
Maximum Exposure	= \$11,196	= \$10,452	= \$17,956
FAMILY PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	\$4,240	\$5,194	\$11,466
Out-of-Pocket Maximum (In-Network)	+ \$10,000	+ \$8,000	+ \$10,000
Employer HSA Contribution	- \$1,800	- \$1,200	N/A
Maximum Exposure	= \$12,440	= \$11,994	= \$21,466

*The PPO is a closed plan and only available to those currently enrolled in the plan.