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	$1,244	$1,542	$3,380
Out-of-Pocket Maximum (In-Network)	+ $5,000	+ $4,000	+ $5,000
Employer HSA Contribution	- $900	- $600	N/A
Maximum Exposure	**= $5,344**	**= $4,942**	**= $8,380**
EMPLOYEE + CHILD(REN) — PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$2,239	$2,776	$6,085
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $10,439**	**= $9,576**	**= $16,085**
EMPLOYEE + SPOUSE — PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$2,737	$3,392	$7,437
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $10,937**	**= $10,192**	**= $17,437**
FAMILY — PREMIUM + OOP MAX - HSA = MAXIMUM EXPOSURE			
Annual Premium	$3,980	$4,934	$10,817
Out-of-Pocket Maximum (In-Network)	+ $10,000	+ $8,000	+ $10,000
Employer HSA Contribution	- $1,800	- $1,200	N/A
Maximum Exposure	**= $12,180**	**= $11,734**	**= $20,817**