



How a Tax-deductible Health Savings Account Works

– Comparing your current plan with a HumanaOne HSA

This comparison is for the following HumanaOne HSA plan:

Coinsurance: _____ 100%	Deductible: <i>Individual</i>	<i>Family</i>
(Check One) _____ 80%	(Check One) _____ \$1,500	_____ \$3,000
	_____ \$2,000	_____ \$4,000
	_____ \$2,600	_____ \$5,150

Includes (tobacco usage, ages, ZIP code): _____

W O R K S H E E T			HumanaOne HSA	Current Plan	Difference
1	Annual premium	Monthly premium x 12 =	\$	\$	\$
2	Calendar year deductible per family		\$ Only 1 deductible per family	\$	
3	Maximum out-of-pocket expense to reach 100% coinsurance		\$	\$	
4	Expenses subtotal	(1 + 2 + 3) =	\$ ¹	\$	\$
5	Tax savings on HSA deposits ²	(Monthly HSA deposit x 12) x 32% ³ =	\$ ⁴	\$ 0	\$
6	Annual cost of health insurance	(4 – 5) =	\$	\$	\$

Total net savings with HSA Plan¹

¹ Amount does not include fees associated with implementing and maintaining an HSA account.
² HSA deposit is 100% tax-deductible. Members can contribute up to their plan's annual deductible.
³ Income tax is assumed at 32%.
⁴ Deposits earn interest.

This document is to help explain the Health Savings Account concept. It must be presented with the HumanaOne HSA benefit summary and limitations and exclusions. Please discuss the product differences with your agent before making a decision.

HumanaOne HSA Comparison Example

This comparison is for the following HumanaOne HSA plan:

Coinsurance: 100%
 (Check One) 80%

Deductible: *Individual* *Family*
 \$1,500 \$3,000
 \$2,000 \$4,000
 \$2,600 \$5,150

Includes (tobacco usage, ages, ZIP code): Non-smoker, 24 male and 24 female, 60640

W O R K S H E E T			HumanaOne HSA	Current Plan	Difference
1	Annual premium	Monthly premium x 12 =	\$ 2,614.30	\$ 3,650.16	\$ 1,035.86
2	Calendar year deductible per family		\$ 5,150.00 Only 1 deductible per family	\$ 2,000.00	
3	Maximum out-of-pocket expense to reach 100% coinsurance		\$ 0.00	\$ 4,000.00	
4	Expenses subtotal	(1 + 2 + 3) =	\$ 7,764.30 ¹	\$ 9,650.15	\$ 1,885.86
5	Tax savings on HSA deposits ²	(Monthly HSA deposit x 12) x 32% ³ =	\$ 1,648.00 ⁴	\$ 0.00	\$ 1,648.00
6	Annual cost of health insurance	(4 - 5) =	\$ 6,116.30	\$ 9,650.15	\$ 3,533.85

Total net savings with HSA Plan¹

¹ Amount does not include fees associated with implementing and maintaining an HSA account.

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³ Income tax is assumed at 32%.

⁴ Deposits earn interest.

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