

# HDHP Saver's Choice Examples for 2024

Deductible \$1700	Coinsurance 10%	Out-of-Pocket Maximum \$3400
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Employee Pays	Plan Pays
100%	0%



Employee Pays	Plan Pays
10%	90%



Employee Pays	Plan Pays
0%	100%

**First visit:** Employee visits the Doctor for a sick visit. Cost for the visit is \$150. Employee pays the full cost of visit as Deductible has not been met.

**Mid-year visit:** Employee visits The Doctor and the visit costs \$100. Assuming the employee's deductible has been met, the employee only owes the coinsurance. Employee pays \$10 The Plan pays \$90

**End of the year visit:** Employee visits the Doctor and the visit costs \$150. If the Out-of-Pocket-Maximum has been met the employee would owe \$0.

(Please note: If the employee has not met the Out-Of-Pocket Max the employee would owe \$15.

\*These examples are only hypotheticals