

**2024 Health Plan Comparison  
Maximum Exposure Calculation  
Using only Tier 1 - HealthSync Providers**

**Early Retiree Insurance**

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
<b>Annual Employee Premium</b>	\$7,921.68	\$8,608.08	\$10,804.56	\$23,599.68	\$25,560.60	\$32,206.20
<b>Maximum Out-of-Pocket Cost</b>	\$4,500	\$3,500	\$2,500	\$9,000	\$7,000	\$5,000
<b>Total Exposure</b>	<b>\$12,421.68</b>	<b>\$12,108.08</b>	<b>\$13,304.56</b>	<b>\$32,599.68</b>	<b>\$32,560.60</b>	<b>\$37,206.20</b>

**COBRA Insurance**

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
<b>Annual Employee Premium</b>	\$8,080.08	\$8,780.28	\$11,020.68	\$24,071.64	\$26,071.80	\$32,850.36
<b>Maximum Out-of-Pocket Cost</b>	\$4,500	\$3,500	\$2,500	\$9,000	\$7,000	\$5,000
<b>Total Exposure</b>	<b>\$12,580.08</b>	<b>\$12,280.28</b>	<b>\$13,520.68</b>	<b>\$33,071.64</b>	<b>\$33,071.80</b>	<b>\$37,850.36</b>

Footnote:

- A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive
- B) Examples assumes costs are incurred exclusively within the Anthem Tier 1 - HealthSync provider network

**2024 Health Plan Comparison  
Maximum Exposure Calculation  
Using In-network providers**

**Early Retiree Insurance**

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
<b>Annual Employee Premium</b>	\$7,921.68	\$8,608.08	\$10,804.56	\$23,599.68	\$25,560.60	\$32,206.20
<b>Maximum Out-of-Pocket Cost</b>	\$5,000	\$4,000	\$3,000	\$10,000	\$8,000	\$6,000
<b>Total Exposure</b>	<b>\$12,921.68</b>	<b>\$12,608.08</b>	<b>\$13,804.56</b>	<b>\$33,599.68</b>	<b>\$33,560.60</b>	<b>\$38,206.20</b>

**COBRA Insurance**

Without an HSA	Single			Family		
	CDHP 1	CDHP 2	Traditional	CDHP 1	CDHP 2	Traditional
<b>Annual Employee Premium</b>	\$8,080.08	\$8,780.28	\$11,020.68	\$24,071.64	\$26,071.80	\$32,850.36
<b>Maximum Out-of-Pocket Cost</b>	\$5,000	\$4,000	\$3,000	\$10,000	\$8,000	\$6,000
<b>Total Exposure</b>	<b>\$13,080.08</b>	<b>\$12,780.28</b>	<b>\$14,020.68</b>	<b>\$34,071.64</b>	<b>\$34,071.80</b>	<b>\$38,850.36</b>

Footnote:

- A) Examples assumes employee takes advantage of the Non-Tobacco Use Incentive
- B) Examples assumes costs are incurred within the Anthem provider network