

2025 Cost Comparison-Do the Math

Employee Benefits wants to make sure that while reviewing the different Health Plan Options, you compare the total cost of selecting your plan option and the level of coverage by including:

- The total annual premium, plus
- The annual deductible, plus
- The out-of-pocket maximum

When we say, “Do The Math,” this is what we mean:

Employee Only					
	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible, and out of pocket
CDHP	\$0	\$0	\$3,200	\$3,200	\$3,200
Traditional	\$33	\$396	\$1,000	\$5,000	\$5,396

Employee Plus Spouse					
	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible, and out of pocket
CDHP	\$434	\$5,208	\$6,400	\$6,400	\$11,608
Traditional	\$826	\$9,912	\$3,000	\$10,000	\$19,912

Employee Plus Children					
	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible, and out of pocket
CDHP	\$129	\$1,548	\$6,400	\$6,400	\$7,948
Traditional	\$372	\$4,464	\$3,000	\$10,000	\$14,464

Employee Plus Family					
	Monthly Premium	Total Annual Premium	Annual Deductible	Out of Pocket Max	Combined premium, deductible, and out of pocket
CDHP	\$743	\$8,916	\$6,400	\$6,400	\$15,316
Traditional	\$990	\$11,880	\$3,000	\$10,000	\$21,880