

# Medical Expenses Estimation

## Estimate Expenses for You and Your Family

Use the template to create an estimate of your own typical annual expenses, including any anticipated costs for yourself, as well as other family members if applicable.

Add items A-H to calculate your total expenses under each plan. Remember, there are no co-pays with a high deductible health plan (HDHP). You may need to research what the insurance discounted price is for office visits and prescriptions. The "Other" expenses are potential expenses you might want to include, such as an outpatient surgery, diagnostic tests, labs, etc.

Then, subtract your employer's HSA contribution from the total expense. This amount is your estimated net out-of-pocket expense for the year.

	Plan 1 (Traditional)	Plan 2 (HDHP)
A) Annual Premium		
B) Office Visit Co-pays		n/a
C) Prescription Co-pays		n/a
D) Office Visit Out-of-Pocket		
E) Prescription Out-of-Pocket		
F) Other:		
G) Other:		
H) Other:		
<b>Add A-H for Total Expenses</b>		
<b>Subtract HSA Contribution</b>	n/a	( - )
<b>Net Out-of-Pocket Expense</b>	<b>\$</b>	<b>\$</b>