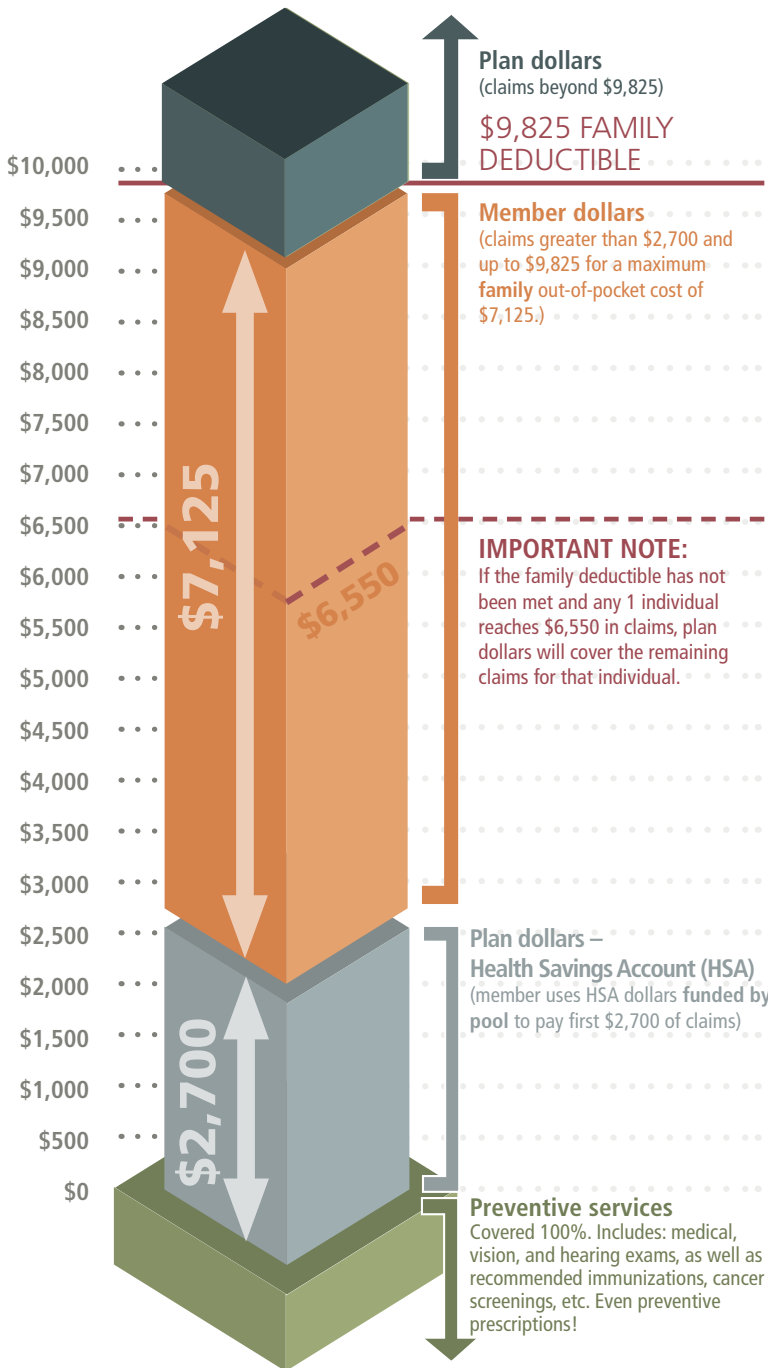


# Prime Health 2018 Family Plan

**Did you know?**  
Employees who contribute to their HSA beyond the pool's contribution, can use their HSA money in the "member dollars" area. Typically, the total annual contribution allowed in a family HSA is \$6,900.\*



## Examples:

HIGH CLAIMS YEAR

Family Member	Non-preventive Claims (Medical & Pharmacy)	Out-of-pocket Amount
#1	\$28,479	\$6,550
#2	\$4,389	\$3,275
#3	\$759	\$0
<b>Total</b>	<b>\$33,627</b>	<b>\$9,825</b>
Available first year HSA		-\$2,700
<b>Net family out-of-pocket</b>		<b>\$7,125</b>

Family Member	Non-preventive Claims (Medical & Pharmacy)	Out-of-pocket Amount
#1	\$0	\$0
#2	\$0	\$0
#3	\$8,548	\$6,550
<b>Total</b>	<b>\$8,548</b>	<b>\$6,550</b>
Available first year HSA		-\$2,700
<b>Net family out-of-pocket</b>		<b>\$3,850</b>

LOW CLAIMS YEAR

Family Member	Non-preventive Claims (Medical & Pharmacy)	Out-of-pocket Amount
#1	\$203	\$203
#2	\$0	\$0
#3	\$83	\$83
<b>Total</b>	<b>\$286</b>	<b>\$286</b>
Available first year HSA		\$2,700
<b>Net family out-of-pocket</b>		<b>\$0</b>
<b>HSA balance – carries over and is added to the \$2,700 the plan will fund the next year</b>		<b>\$2,414</b>

This chart represents in-network coverage for active employees. Your out-of-pocket costs could be higher for out-of-network services.

\*Please review additional guidance for rules and limits pertaining to HSAs at [www.irs.gov/publications/p969/](http://www.irs.gov/publications/p969/).