

Individual HDCP Worksheet

See for yourself why so many people are excited about High Deductible Comprehensive Plans! Use this worksheet to determine how much you can save by having a HDCP.

1. Estimate your annual covered medical expenses.
2. Determine your annual premium.
3. Calculate you're out of pocket expenses in the white boxes below. If your total expenses (#1) exceed your deductible then simply enter your deductible amount.
4. Enter your out of pocket expenses to cover your coinsurance, again if your total expenses (#1) exceed your deductible and coinsurance then simply enter your Coinsurance amount.
5. Enter your total medical expenses not covered under each respective plan. For example with a High Deductible Plan prescriptions may not be covered whereas on a PPO plan with a \$500 deductible they would be covered subject only to your copay.
6. Total #2 through #5 to arrive at your annual Health Coverage Cost.

Plan Specifications	Current Plan		HDC Plan	
	Deductible: Annual Coinsurance:		Deductible: Annual Coinsurance:	
1. Estimated Annual Covered Medical Expenses	\$			
2. Annual Premium	\$		\$	
3. Out-of-pocket to Cover Deductible	\$		\$	
4. Out-of-pocket to Cover Coinsurance	\$		\$	
5. Non-covered Medical Expenses	\$		\$	
6. Expenses Total	\$		\$	