

Individual Insurance – Cost Comparisons

Health Savings Account

Whether you opt to join Qliance or not, we recommend a Health Savings Account because it enables you to spend money on medical and dental expenses tax free ... anything from prescriptions to band-aids. The Regence HSA Healthplan is also the most cost-effective for total out-of-pocket expenses, and covers most preventative screenings. Note that the prices below do NOT include your pre-tax savings.

Cheapest Option

If you are a healthy person and want the absolute cheapest monthly premiums, Regence offers a catastrophic high deductible plan called “Breakthru 50” with either a \$2,500 or a \$5,000 deductible.

More Coverage

If you want more coverage, particularly for specialists, the LifeWise Essentials plan (\$1750 - \$3000 deductible) includes six visits each year in addition to most preventative screenings.

Prescription Drug Coverage

Finally, if you have a high need for prescription drugs, you might want to consider the Regence HSA Comprehensive plan with higher premiums (this also includes most preventative screenings as well as mental health and other benefits). If an HSA isn’t your thing, Regence offers a Breakthru 70 plan that offers similar benefits.

Insurance Plans	Ded.	Monthly Premium (rates for a 50-54 year old non-smoker)	Annual premium payment	Pre+Ded – This is the <i>total</i> you would spend in one year on insurance, barring any catastrophic events	Qliance for one year (rate for 50-59 year old)	Q+Pre – This is the <i>minimum</i> amount you will spend each year on health care	Pre + Ded + Q This is the <i>maximum</i> you would spend in one year, including catastrophic events
Regence HSA	\$2,500	\$213	\$2,556	\$5,056	\$1,308	\$3,864	\$8,864
Regence Breakthru 50	\$5,000	\$106	\$1,272	\$6,272	\$1,308	\$2,580	\$17,580
LifeWise Essentials	\$1,750	\$224	\$2,688	\$4,438	\$1,308	\$3,996	\$10,746
Regence HSA Comp.	\$1,500	\$304	\$3,648	\$5,148	\$1,308	\$4,956	\$9,956
Regence Breakthru 70	\$3,000	\$260	\$3,120	\$6,120	\$1,308	\$4,428	\$12,428

To find out what is covered with each plan, go to:

- Regence: www.regence.com
- Lifewise: www.lifewisewa.com
- HSA information: http://www.ustreas.gov/offices/public-affairs/hsa/faq_basics.shtml

Any of these plans works well with Qliance—you receive high-quality, cost-effective primary care with Qliance, and your insurance covers catastrophic events, whether invasive surgery or cancer treatment.

If you need help navigating the plans, or for more information about selecting one, contact:

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