HDHP	SJU PERSONAL CHOICE HIGH DEDUCTIBLE HEALTH PLAN

Savings

Listed below are the **Estimated Annual Savings** that you would experience switching from PC 20/30/70, Keystone POS, or Keystone HMO to the Personal Choice HDHP by plan tier.

Individual	PC 20/30/70	Keystone POS	Keystone HMO
Estimated Annualized Premium	$ 2,352	$ 1,032	$ 420
Estimated Annualized HDHP Premium	$ -120	$ -120	$ -120
Estimated Premium Differential	**$ 2,232**	**$ 912**	**$ 300**
Annualized HDHP deductible $1500 less minimum SJU Contribution of $750	$ -750	$ -750	$ -750
Estimated Annualized Premium Savings	**$ 1,482**	**$ 162**	**$ -450**

Employee Child(ren)	PC 20/30/70	Keystone POS	Keystone HMO
Estimated Annualized Premium	$ 7,488	$ 2,448	$ 1,368
Estimated Annualized HDHP Premium	$ -360	$ -360	$ -360
Estimated Premium Differential	**$ 7,128**	**$ 2,088**	**$ 1,008**
Annualized HDHP deductible $3000 less minimum SJU Contribution of $1500	$-1,500	$ -1,500	$-1,500
Estimated Annualized Premium Savings	**$ 5,628**	**$ 588**	**$ -492**

Employee/Spouse	PC 20/30/70	Keystone POS	Keystone HMO
Estimated Annualized Premium	$ 8,628	$ 3,660	$ 2,256
Estimated Annualized HDHP Premium	$ -900	$ -900	$ -900
Estimated Premium Differential	**$ 7,728**	**$ 2,760**	**$ 1,356**
Annualized HDHP deductible $3000 less minimum SJU Contribution of $1500	$-1,500	$ -1,500	$-1,500
Estimated Annualized Premium Savings	**$ 6,228**	**$ 1,260**	**$ -144**

Family	PC 20/30/70	Keystone POS	Keystone HMO
Estimated Annualized Premium	$ 9,750	$ 8,050	$ 6,246
Estimated Annualized HDHP Premium	$-2,280	$ -2,280	$-2,280
Estimated Premium Differential	**$ 7,470**	**$ 5,770**	**$ 3,966**
Annualized HDHP deductible $3000 less minimum SJU Contribution of $1500	$-1,500	$ -1,500	$-1,500
Estimated Annualized Premium Savings	**$ 5,970**	**$ 4,270**	**$ 2,466**