

Personal Medical Expense Template – Self/Family

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

	Plan 1 (Traditional)	Plan 2 (High Deductible)
A) Annual Premium		
B) Office Co-Pays		n/a
C) Rx Co-Pays		n/a
D) Prescription Out of Pocket		
E) Dr. Visits Out of Pocket		
F) Other:		
G) Other:		
H) Other:		
HSA Contribution (subtract)	n/a	(-)
= Net Out of Pocket Expense	\$	\$

Add items A-H to calculate your total expenses under each plan. Remember that with the HDHP there are no co-pays. Then, **subtract your employer’s HSA contribution** from the total expense amount to determine your estimated net out of pocket expense for the year.

(“Other” potential expenses might include expenses such as an outpatient or inpatient surgery, diagnostic tests and labs, etc.)

