Health Plan Comparison Worksheet

Compare options side-by-side before you elect. Premium alone is not the whole story.

Estimated annual cost = Annual premium + Expected out-of-pocket (also check worst case: premium + OOP max).

	Plan A	Plan B	Plan C
Plan name			
Your annual premium ($)			
Deductible - individual ($)			
Deductible - family ($)			
Out-of-pocket max ($)			
Primary care copay			
Specialist copay			
Rx tier 1 / 2 / 3			
HSA employer contribution ($)			
Must-have doctors in-network? (Y/N)			
Expected medical use (L/M/H)			
Est. total yearly cost ($)			
Worst-case yearly cost ($)			

Plan type quick reference

PPO - broader network, often no referrals. HMO - in-network + referrals often required. HDHP - high deductible; may pair with HSA (IRS eligibility rules). Verify HSA/FSA contribution limits annually via IRS Pub 969.

Official resources

- HealthCare.gov - Choose a plan
  https://www.healthcare.gov/choose-a-plan/
- HealthCare.gov - SBC glossary
  https://www.healthcare.gov/sbc-glossary/
- IRS Publication 969 - HSAs and FSAs
  https://www.irs.gov/publications/p969