

2,400

2,300

2,200

2,100

2,000

1,900

Jan

Feb

Mar

April

May

June

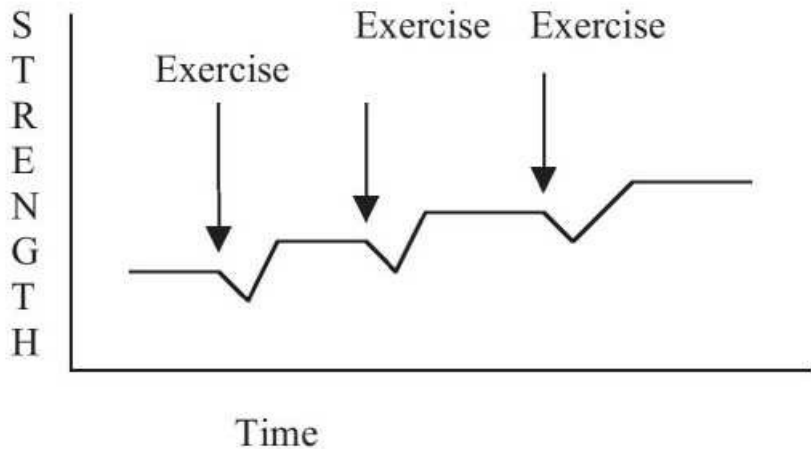
July

Aug

Sept

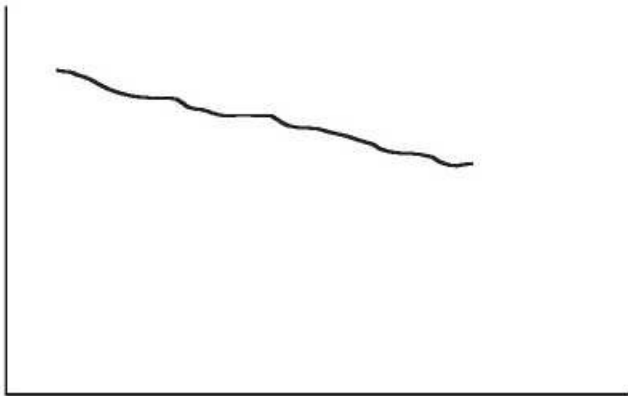
Oct

Nov



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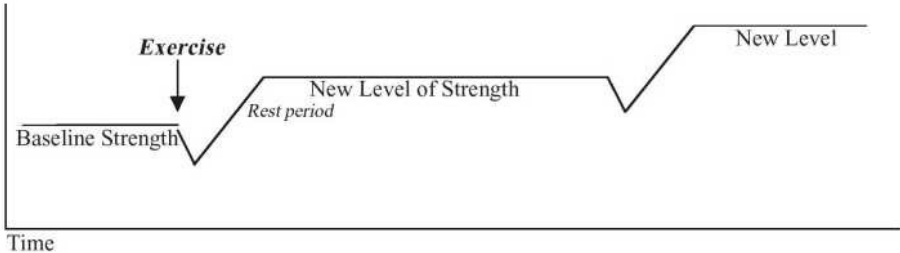
Time →



S
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Time









| | | | | | |
|---|----------|--------|---------|--------|------|
| Healthcare Advocacy: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Professional Reputation: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Board-Certification: | Yes(4.0) | | No(2.0) | | |
| Personality Match: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Ability to Listen: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Time & Access: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Hospital Privileges: | Yes(4.0) | | No(2.0) | | |
| Preventive Care: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Exercise & Nutrition: | A(4.0) | B(3.0) | C(2.0) | D(1.0) | E(0) |
| Add the total number of points: _____ | | | | | |
| Divide the total number of points by 9: _____ | | | | | |

Find the final grade by circling the closest corresponding number to your final calculation.

$$4.0 = A$$

$$3.5 = B+$$

$$3.0 = B$$

$$2.5 = C+$$

$$2.0 = C$$

$$1.5 = D+$$

$$1.0 = D$$

$$0.5 = D-$$

$$0.0 = F$$

| | Single Male (30) | Single Female (30) | Family of 4 (Male, 40; spouse, 40; and 2 children) |
|---|------------------|--------------------|--|
| Typical Employer Plan \$500 deductible, 80% coinsurance, \$20 office visit co-pay | \$300 | \$300 | \$950 |
| Individual HSA Qualified PPO \$2,600 deductible, all costs to deductible, then 100% coinsurance | \$88 | \$125 | n/a |
| Family (of 4) HSA Qualified PPO \$5,150 deductible, all costs to deductible, then 100% coinsurance | n/a | n/a | \$473 |

Note: Typical employer rates are an average of ten medium-sized employers in the Tucson marketplace.

| Family of 4 (Male, 40; spouse, 40; and 2 children) | Typical Employer Plan | Independent HSA Family Plan |
|---|-----------------------|-----------------------------|
| Total monthly premium | \$950 | \$473 |
| Monthly employer contribution (70% to single employee; 0% dependents) | \$210 | n/a |
| Actual premium to employee | \$740 | \$473 |
| Deductible | \$1,500 total family | \$5,150 total family |
| Maximum payable under coinsurance | \$3,000 | n/a; coinsurance 100% |
| Maximum exposure (Deductible + Maximum under coinsurance) | \$4,500 | \$5,150 |
| Worst-case scenario (Maximum exposure + Annual premiums) | \$13,380 | \$10,826 |