

Three Option Benefit Comparison

Cost				
Item	Current Trustmark Plan	Renewal Trustmark Plan	Anthem HSA Plan Option 1	PHP HSA Plan Option 2
Monthly Premium Based on 7 Employees	\$5,396.37	\$6,282.43	\$5,904.99	\$5,379.17

Plan Design				
Item	Current Trustmark Plan	Renewal Trustmark Plan	Anthem HSA Plan Option 1	PHP HSA Plan Option 2
Deductible				
<i>Individual</i>	\$4,000	\$4,000	\$2,500	\$3,000
<i>Family</i>	\$8,000	\$8,000	\$5,000	\$6,000
Out of Pocket				
<i>Individual</i>	\$6,850	\$6,850	\$3,500	\$3,000
<i>Family</i>	\$13,700	\$13,700	\$7,000	\$6,000
Network	Cigna PPO	Cigna PPO	Blue Access	Freedom
Website	www.starmarkinc.com	www.starmarkinc.com	www.anthem.com	www.phpni.com

ACA Analysis				
Item	Current Trustmark Plan	Renewal Trustmark Plan	Anthem HSA Plan Option 1	PHP HSA Plan Option 2
ACA Penalty	None	None	None	None
Affordable by Definition	Yes	Yes	Yes	Yes
ACA Compliant	Yes	Yes	Yes	Yes
Wells Co Library is a Small Employer	Yes	Yes	Yes	Yes