TOOL 4

Health Coverage Worksheet

Your paycheck deduction is not the price. It is the discount. Price all four doors before you decide anything.

Current coverage

Total monthly premium______________________________

My payroll deduction______________________________

Employer contribution______________________________

Annual deductible______________________________

Out-of-pocket maximum______________________________

Coverage tier: Individual / Employee + spouse / Family______________________________

Coverage ends on______________________________

Door 1 — New employer

Monthly premium______________________________

Deductible______________________________

Out-of-pocket maximum______________________________

Coverage begins______________________________

Door 2 — Spouse or partner

Monthly premium______________________________

Deductible______________________________

Enrollment deadline______________________________

Door 3 — Continuation coverage

Monthly premium______________________________

Election deadline______________________________

First payment due______________________________

Coverage duration______________________________

Door 4 — Individual marketplace

Monthly premium______________________________

Deductible______________________________

Out-of-pocket maximum____________________

Coverage begins____________________

The gap

Current coverage ends____________________

New coverage begins____________________

Potential uncovered days____________________

Estimated bridging cost____________________

Additional monthly healthcare cost after leaving____________________

Add that number to your Walk-Away calculation.