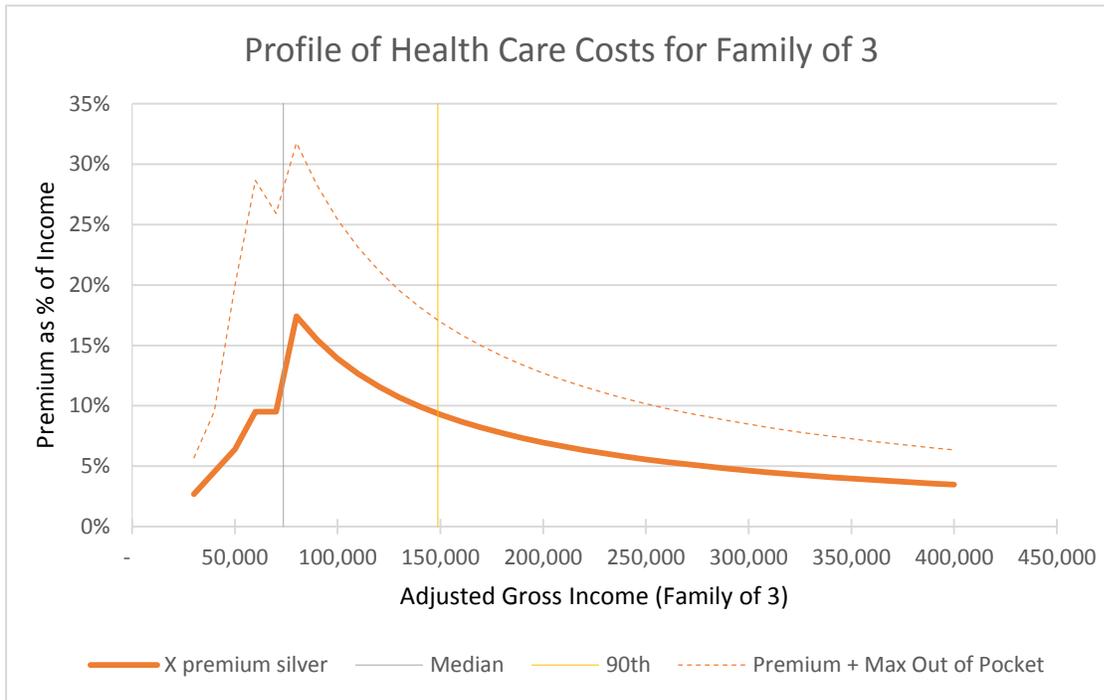


## Health Care Costs by Family Income: Silver Plan



### Notes:

The silver plan illustrated is BCBSVT Standard Silver Plan with the following parameters:

Family Plan

Premium: \$1,160.05/month

Medical Deductible: \$3,100

Maximum Medical Out of Pocket: \$11,500

Actuarial Value 70% (except higher for family incomes < 300% fpl with cost sharing subsidy)

<http://info.healthconnect.vermont.gov/sites/hcexchange/files/BCBS-EPO-CDHP-STANDARD-SILVER.pdf>

The maximum out of pocket is reduced by a cost sharing subsidy for incomes less than 300% of federal poverty level. This reduces the actuarial value.

[http://info.healthconnect.vermont.gov/sites/hcexchange/files/CostSharingReductions\\_2page\\_updated%2010%204%2013.pdf](http://info.healthconnect.vermont.gov/sites/hcexchange/files/CostSharingReductions_2page_updated%2010%204%2013.pdf)

Median income for family of 3 (2011) = \$73,566; 90<sup>th</sup> percentile = \$148,734