

Estimating out-of-pocket costs for your health care

An essential part of planning for your annual health care costs, whether you set up a **health savings account (HSA)**, a **health reimbursement account (HRA)** or a **flexible spending account (FSA)**, is estimating your out-of-pocket expenses as accurately as possible. This worksheet can help you decide how much money you want to set aside in your account based on your medical expenses from last year—and your projected costs for the coming year. As you become more involved in your health care management, this approach can lead to a healthier lifestyle and more cost-effective choices. When considering expenses, make sure you include all members of your family.

Worksheet

Services	Actual expenses last year	Projected expenses this year
Routine physical exams		
Office visits (primary care or specialist)		
Routine eye exams		
Physical, occupational and speech therapy		
Preventive lab and other preventive tests		
Lab, X-ray, EKG, and other diagnostic tests		
Injections		
Chiropractic care		
Outpatient day surgery		
Prescriptions		
Inpatient hospital services (including maternity)		
Emergency room services		
Substance abuse treatment		
Mental health treatment		
Prosthetic devices and durable medical equipment		
Eyewear (glasses, contact lenses)		
Over-the-counter medications		
Hearing aids		
Dental		
Other		
Total for services	\$	\$

Services subject to a deductible may vary by plan design. Please refer to your *Member Handbook/Evidence of Coverage*.

For more information, call our Customer Service Department at 1-800-868-5200 (TDD/TTY: 1-877-608-7677).

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