

Table 1: Sample Spreadsheet Calculations for Family Cumulative Costs With Average Spending.

0.06is the assumed annual interest rate

Year	Ed Age	Sue Age	Joe Age	Ann Age	Year end										
					Monthly Premium MSA	Cumulative Cost MSA Insurance Premiums	Monthly MSA Deposit	Cumulative Value of MSA Deposits	Assumed Annual MSA Spending	Cumulative MSA After Assumed Spending	Total Cost MSA Health Care and Insurance	Monthly BlueCross Premium	Cumulative Cost of BlueCross Premiums	Monthly Kaiser Premium	Cumulative Cost of Kaiser Premiums
2002	23	22			\$99.51	(\$1,229)	\$206.25	\$2,557	\$500	\$2,057	\$828	\$265.00	(\$3,269.99)	\$454.16	(\$5,603)
2003	24	23			\$102.38	(\$2,574)	\$206.25	\$5,272	\$500	\$4,241	\$1,667	\$265.00	(\$6,756.94)	\$454.16	(\$11,579)
2004	25	24			\$105.24	(\$4,037)	\$206.25	\$8,154	\$5,000	\$2,059	(\$1,978)	\$265.00	(\$10,458.96)	\$454.16	(\$17,924)
2005	26	25	1		\$155.00	(\$6,208)	\$206.25	\$11,213	\$500	\$4,243	(\$1,964)	\$265.00	(\$14,389.32)	\$454.16	(\$24,660)
2006	27	26	2		\$157.87	(\$8,548)	\$206.25	\$14,462	\$5,000	\$2,062	(\$6,486)	\$341.28	(\$19,507.75)	\$454.16	(\$31,811)
2007	28	27	3	1	\$207.62	(\$11,649)	\$206.25	\$17,911	\$1,256	\$3,490	(\$8,159)	\$341.28	(\$24,941.87)	\$451.16	(\$39,366)
2008	29	28	4	2	\$210.49	(\$14,977)	\$206.25	\$21,573	\$1,256	\$5,006	(\$9,971)	\$341.28	(\$30,711.16)	\$451.16	(\$47,387)
2009	30	29	5	3	\$213.36	(\$18,545)	\$206.25	\$25,460	\$1,256	\$6,616	(\$11,930)	\$347.78	(\$36,916.87)	\$508.22	(\$56,611)
2010	31	30	6	4	\$217.19	(\$22,382)	\$206.25	\$29,587	\$1,256	\$8,325	(\$14,057)	\$355.57	(\$43,601.91)	\$508.22	(\$66,403)
2011	32	31	7	5	\$221.97	(\$26,514)	\$206.25	\$33,969	\$1,256	\$10,139	(\$16,375)	\$355.57	(\$50,699.27)	\$508.22	(\$76,799)
2012	33	32	8	6	\$226.76	(\$30,961)	\$206.25	\$38,621	\$1,256	\$12,065	(\$18,895)	\$355.57	(\$58,234.38)	\$508.22	(\$87,836)
2013	34	33	9	7	\$232.50	(\$35,753)	\$206.25	\$43,560	\$1,500	\$13,867	(\$21,886)	\$355.57	(\$66,234.23)	\$508.22	(\$99,554)
2014	35	34	10	8	\$233.94	(\$40,858)	\$206.25	\$48,804	\$1,631	\$15,648	(\$25,210)	\$381.68	(\$75,051.19)	\$520.56	(\$112,148)
2015	36	35	11	9	\$242.06	(\$46,379)	\$206.25	\$54,371	\$1,631	\$17,539	(\$28,840)	\$412.99	(\$84,800.12)	\$520.56	(\$125,518)
2016	37	36	12	10	\$247.80	(\$52,311)	\$206.25	\$60,281	\$1,631	\$19,546	(\$32,765)	\$412.99	(\$95,150.34)	\$520.56	(\$139,714)
2017	38	37	13	11	\$253.55	(\$58,681)	\$206.25	\$66,556	\$1,631	\$21,678	(\$37,003)	\$412.99	(\$106,138.95)	\$520.56	(\$154,784)
2018	39	38	14	12	\$260.24	(\$65,527)	\$206.25	\$73,218	\$1,631	\$23,941	(\$41,586)	\$412.99	(\$117,805.30)	\$520.56	(\$170,785)
2019	40	39	15	13	\$266.94	(\$72,878)	\$206.25	\$80,291	\$1,631	\$26,343	(\$46,534)	\$442.31	(\$130,554.70)	\$554.98	(\$188,199)
2020	41	40	16	14	\$272.68	(\$80,753)	\$206.25	\$87,800	\$1,631	\$28,894	(\$51,859)	\$469.77	(\$144,430.88)	\$554.98	(\$206,686)
2021	42	41	17	15	\$278.42	(\$89,185)	\$206.25	\$95,772	\$1,631	\$31,602	(\$57,583)	\$469.77	(\$159,162.91)	\$554.98	(\$226,315)
2022	43	42	18	16	\$285.12	(\$98,221)	\$206.25	\$104,236	\$1,631	\$34,477	(\$63,744)	\$469.77	(\$174,803.58)	\$554.98	(\$247,153)
2023	44	43	19	17	\$293.73	(\$107,920)	\$206.25	\$113,222	\$1,631	\$37,530	(\$70,391)	\$469.77	(\$191,408.93)	\$554.98	(\$269,278)
2024	45	44	20	18	\$303.30	(\$118,337)	\$206.25	\$122,763	\$2,183	\$40,218	(\$78,118)	\$527.48	(\$209,753.91)	\$612.73	(\$293,482)

Year	Ed Age	Sue Age	Joe Age	Ann Age	Monthly MSA Premium	Cumulative Cost MSA Insurance Premiums	Monthly MSA Deposit	Cumulative Value of MSA Deposits	Assumed Annual MSA Spending	Year end Cumulative MSA After Assumed Spending	Total Cost MSA Health Care and Insurance	Monthly BlueCross Premium	Cumulative Cost of BlueCross Premiums	Monthly Kaiser Premium	Cumulative Cost of Kaiser Premiums
2025	46	45	21	19	\$312.87	(\$129,514)	\$206.25	\$132,891	\$2,183	\$43,073	(\$86,441)	\$528.82	(\$229,246.98)	\$612.73	(\$319,180)
2026	47	46	22	20	\$321.48	(\$141,488)	\$206.25	\$143,645	\$2,183	\$46,104	(\$95,384)	\$596.86	(\$250,785.85)	\$612.73	(\$346,462)
2027	48	47		21	\$284.17	(\$153,737)	\$206.25	\$155,061	\$2,183	\$49,321	(\$104,416)	\$509.42	(\$272,569.18)	\$612.73	(\$375,427)
2028	49	48		22	\$294.69	(\$166,873)	\$206.25	\$167,182	\$2,183	\$52,737	(\$114,136)	\$509.42	(\$295,696.05)	\$612.73	(\$406,179)
2029	50	49			\$257.37	(\$180,356)	\$206.25	\$180,050	\$2,183	\$56,364	(\$123,992)	\$438.26	(\$319,367.15)	\$537.51	(\$437,895)
2030	51	50			\$268.86	(\$194,813)	\$206.25	\$193,712	\$2,183	\$60,214	(\$134,599)	\$452.08	(\$344,669.56)	\$537.51	(\$471,567)
2031	52	51			\$281.30	(\$210,316)	\$206.25	\$208,217	\$2,183	\$64,302	(\$146,014)	\$452.08	(\$371,532.57)	\$537.51	(\$507,316)
2032	53	52			\$293.74	(\$226,929)	\$206.25	\$223,616	\$2,183	\$68,642	(\$158,288)	\$452.08	(\$400,052.43)	\$537.51	(\$545,270)
2033	54	53			\$306.18	(\$244,722)	\$206.25	\$239,966	\$2,183	\$73,249	(\$171,472)	\$452.08	(\$430,331.33)	\$537.51	(\$585,564)
2034	55	54			\$318.61	(\$263,766)	\$206.25	\$257,323	\$2,183	\$78,141	(\$185,624)	\$509.20	(\$463,185.90)	\$671.90	(\$630,010)
2035	56	55			\$331.05	(\$284,138)	\$206.25	\$275,751	\$2,450	\$83,068	(\$201,071)	\$552.42	(\$498,602.68)	\$671.90	(\$677,198)
2036	57	56			\$341.58	(\$305,898)	\$206.25	\$295,316	\$2,450	\$88,298	(\$217,600)	\$552.42	(\$536,203.89)	\$671.90	(\$727,295)
2037	58	57			\$351.15	(\$329,118)	\$206.25	\$316,087	\$2,450	\$93,851	(\$235,267)	\$552.42	(\$576,124.25)	\$671.90	(\$780,483)
2038	59	58			\$361.67	(\$353,901)	\$206.25	\$338,140	\$2,450	\$99,746	(\$254,155)	\$552.42	(\$618,506.82)	\$671.90	(\$836,951)
2039	60	59			\$372.20	(\$380,343)	\$206.25	\$361,552	\$2,450	\$106,005	(\$274,338)	\$580.91	(\$663,856.65)	\$806.24	(\$898,568)
2040	61	60			\$382.72	(\$408,547)	\$206.25	\$386,409	\$2,450	\$112,651	(\$295,896)	\$592.72	(\$712,149.96)	\$806.24	(\$963,985)
2041	62	61			\$394.20	(\$438,632)	\$206.25	\$412,799	\$2,450	\$119,705	(\$318,927)	\$592.72	(\$763,421.91)	\$806.24	(\$1,033,436)
2042	63	62			\$404.73	(\$470,703)	\$206.25	\$440,816	\$2,450	\$127,196	(\$343,508)	\$592.72	(\$817,856.19)	\$806.24	(\$1,107,171)
2043	64	63			\$415.25	(\$504,883)	\$206.25	\$470,562	\$2,450	\$135,148	(\$369,736)	\$592.72	(\$875,647.86)	\$806.24	(\$1,185,455)
2044	65	64			\$244.94	(\$539,060)	\$89.38	\$500,693	\$2,450	\$142,141	(\$396,919)	\$281.07	(\$933,140.40)	\$403.12	(\$1,263,568)