

Homewood
Optional Deductible Analysis for 2026

	\$10,000 Deductible			\$25,000 Deductible			\$50,000 Deductible			\$100,000 Deductible			\$175,000 Deductible			\$250,000 Deductible		
Year	Credit	Losses	Difference	Credit	Losses	Difference	Credit	Losses	Difference	Credit	Losses	Difference	Credit	Losses	Difference	Credit	Losses	Difference
2015	71,099	55,972	15,127	149,307	138,099	11,207	227,515	263,099	(35,584)	319,943	473,776	(153,833)	391,042	674,946	(283,904)	440,811	824,946	(384,135)
2016	63,640	70,850	(7,209)	134,352	119,672	14,680	205,063	194,672	10,391	289,917	311,153	(21,236)	360,628	451,059	(90,431)	403,055	473,712	(70,657)
2017	71,974	37,888	34,086	143,948	69,187	74,761	223,119	106,427	116,692	309,488	156,427	153,061	388,660	184,401	204,258	439,041	184,401	254,640
2018	70,808	64,840	5,968	155,778	145,571	10,208	233,668	227,282	6,386	332,799	362,371	(29,571)	410,689	419,205	(8,516)	460,255	419,205	41,050
2019	70,740	65,393	5,347	148,554	143,430	5,125	226,368	205,420	20,948	311,256	263,756	47,501	389,071	322,772	66,299	438,589	322,772	115,817
2020	77,763	85,406	(7,644)	162,595	214,464	(51,869)	247,427	381,624	(134,197)	346,398	544,347	(197,949)	431,230	769,347	(338,117)	480,715	994,347	(513,632)
2021	82,042	79,539	2,504	171,543	205,454	(33,910)	261,044	389,252	(128,208)	365,462	611,819	(246,357)	454,962	839,431	(384,469)	514,630	961,359	(446,729)
2022	78,521	94,016	(15,495)	164,894	223,843	(58,949)	251,267	373,841	(122,575)	353,344	568,135	(214,792)	439,716	714,323	(274,607)	494,681	774,973	(280,292)
2023	92,712	39,667	53,044	206,026	83,475	122,551	319,340	106,898	212,443	442,956	106,898	336,058	556,270	106,898	449,372	628,379	106,898	521,482
2024	113,165	78,758	34,407	238,903	157,623	81,280	377,216	256,315	120,901	528,102	406,315	121,787	666,415	594,099	72,315	741,858	744,099	(2,241)
Total	792,464	672,329	120,135	1,675,900	1,500,817	175,083	2,572,027	2,504,831	67,196	3,599,665	3,804,996	(205,331)	4,488,682	5,076,481	(587,799)	5,042,013	5,806,712	(764,699)
2025	111,876			236,182			360,489			509,657			633,963			720,978		
2026	73,344			205,362			352,050			528,075			674,762			762,774		

The **credit** is a percentage of each member's annual contribution. The credit percentage is developed through an actuarial study that determines how much the savings would be at a higher deductible, so the net result is that the savings would equally offset the higher deductible cost incurred by the member.

The **losses** are the out-of-pocket costs to the member if that member had chosen a higher deductible. These amounts are based on the member's actual claims data.

The **difference** is the savings or additional expense () that would have been incurred if the member had chosen a higher deductible.

As always, as losses vary per year, past experience is not a guarantee of future results. Prior year loss data is very new and not a good indicator of future results at this time.

Loss data is as of Sept 1st of the current year