

2026 Out-of-Pocket Cost Worksheet

Step 1 — Write Your Current Numbers

- Premium: _____
- Deductible: _____
- Copays: _____
- Medications: _____
- Out-of-Pocket Max: _____

Step 2 — Add Your Average Yearly Medical Use

- Primary Care Visits: _____
- Specialist Visits: _____
- Urgent Care: _____
- ER Visits: _____
- Procedures: _____

Step 3 — Total Your Estimated Yearly Cost

- Total Yearly Cost = Premium x 12 + Expected Out-of-Pocket

Step 4 — Optional

- Send this completed worksheet to Chris Alfano at 941-949-7026 — I'll calculate your savings and compare plans side-by-side for you.