

RP Riley Management Group Inc.

Sample of Complex Plan B

Employee Health Plan

\$750 Deductible
Co-Ins 20% to OOP = \$1,950, with Ded OOP = \$2,700
Then insurance pays 100% to unlimited
Office Visits Co-Pay \$50/\$75
Drug Plan \$250 Ded then \$10/35/55

Employer Plan

\$3,000 Ded Then 70/30 to \$7,500
Office Visits \$50/\$75
Rx \$250 Ded then \$10/35/55

Total Eligible Medical Claims

Unlimited	Insurance Pays 100%			Unlimited
Next \$7,500	Employee Pays 20% \$1,500	Employer Pays 10% \$750	Insurance Company Pays 70% \$5,250	Next \$7,500
Next \$2,250	Employee Pays 20% \$450		Employer Pays 80% \$1,800	Next \$2,250
\$750	Employee Pays 100% \$750			\$750

^Office Visits	Employee Pays	Then Insurance Company Pays
	\$50 Primary Care Per Visit \$75 Specialist Per Visit	100% of the Office Visits
^Drug Plan	Employee Pays \$250 Ded./Year	Then Insurance Company Pays
	Then \$10/ \$35/ \$55 For each Rx	100% of the Drugs

The HRA reimbursement is based on the Employer's Group Health Plan in-network benefits. If you incur out-of-network expenses then the reimbursement is capped at the in-network reimbursement level.

The maximum benefit an employee can receive from the employer in the HRA Plan is **\$2,550** Single and **\$5,100** Family

The employer will reimburse only the employee.