

RP Riley Management Group Inc

Sample of Complex Plan C

Employee Plan

\$1,000 Deductible
Co-Ins 20% to OOP = \$1,500 with Ded, OOP = \$2,500
Then insurance pays 100% to Unlimited
Office Visits Co-Pay \$30
Drug Plan \$10/30/60/25% Max \$150

Employer Health Plan

\$5,000 Ded Then 50/50%
to \$2,700
OOP = \$6,350

Total Eligible Medical Claims

Unlimited	Insurance Company Pays 100%		Unlimited
Next \$2,700	Employer Pays 50% \$1,350	Insurance Pays 50% \$1,350	Next \$2,700
Next \$5,000	Employee Pays 30% \$1,500	Employer Pays 70% \$3,500	Next \$5,000
\$1,000	Employee Pays 100% \$1,000		\$1,000

^Office Visits	Employee Pays \$30 Each Visit	Employer Pays 100% up to \$4,850	Then Insurance Company Pays 100%
^Drug Plan	Employee Pays \$15/ \$30/ \$50 For each Rx	Riley Rx Card Pays 100% of Balance up to Max \$4,850	Then Insurance Company Pays 100%

^The employee does not have to pay any co-pays for office visits or drugs, when Assurant pays 100%

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 is **\$4,850** Single and **\$9,700** Family