

RP Riley Management Group Inc.

Sample of Complex Plan D

Employee Health Plan

\$2,000 Deductible
Co-Ins 20% to OOP = \$600, with Ded OOP = \$2,600
Then insurance pays 100% to unlimited
Office Visits Co-Pay \$20
Drug Plan \$10/30/60

Employer Plan

\$5,000 Ded Then 100%
OOP = \$5,950

Total Eligible Medical Claims

Unlimited	Insurance Company Pays 100%		Unlimited
Next \$3,000	Employee Pays 20% \$600	Employer Pays 80% \$2,400	Next \$3,000
\$2,000	Employee Pays 100% \$2,000		\$2,000

^Office Visits	Employee Pays \$20 Each Visit	Employer Pays 100% up to \$2,400	Then Insurance pays 100% of the Office Visits
^Drug Plan	Employee Pays \$10/ \$30/ \$60 For each Rx	Script Care Pays 100% of Balance up to Max \$2,400	Employee Pays Insurance Drug Card \$10/\$30/\$60 EE pay \$950 Max.
Urgent Care & X-Ray & Lab	Employee Pays \$40 Each Visit	Employer Pays 100% up to a Max of \$200	Then Insurance Pays 100% After the Deductible
Emergency Room	Employee Pays \$200 Deductible for each Visit	Employer Pays 100% up to a Max of \$400	Then Insurance Pays 100% After the Deductible
ER benefit is limited to one per year per person			

Note: In some cases, a member may exhaust their Freedom benefits with Office Visits and Rx and may have to pay part of their deductible before Insurance pays at 100%.

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

The Freedom 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 Freedom Plan is **\$2,400** Single.

The employer will reimburse only the employee.