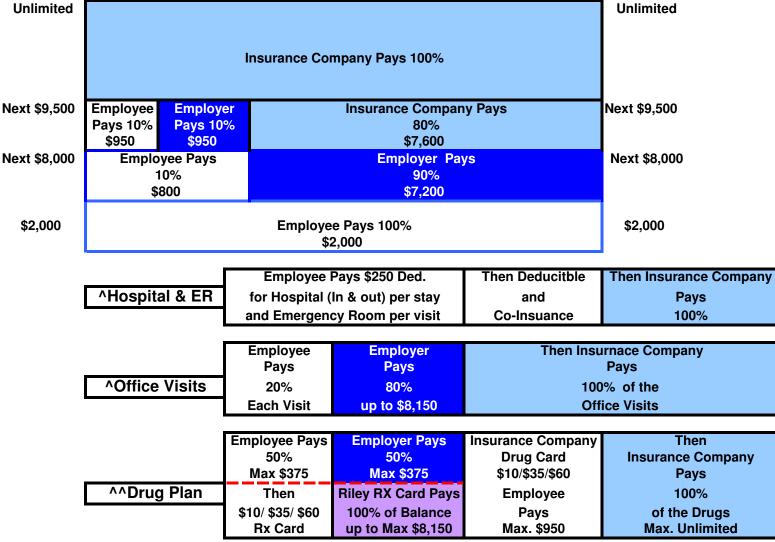
RP Riley Management Group Inc.

<u>Sample of</u> <u>Complex Plan E</u>

Employee Health Plan

\$2,000 Deductible Co-Ins 10% to OOP = \$1,750, with Ded OOP = \$3,750 Then insurance pays 100% to unlimited Office Visits Co-Pay 20% Drug Plan: Ded. \$750 then 10/35/60 \$250 Ded. per visit for in or out of hospital and ER. Employer Plan \$10,000 Ded Then 80/20 to \$9,500 OOP = \$11,900

Total Eligible Medical Claims



[^]The employee <u>does not</u> have to pay any co-pays or deductibles for office visits, drugs, hospital or ER when Insurance 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 Plan is <u>\$8,150</u> Family.