

RP Riley Management Group Inc.

Sample of Complex Plan E

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

Unlimited	Insurance Company Pays 100%			Unlimited
Next \$9,500	Employee Pays 10% \$950	Employer Pays 10% \$950	Insurance Company Pays 80% \$7,600	Next \$9,500
Next \$8,000	Employee Pays 10% \$800		Employer Pays 90% \$7,200	Next \$8,000
\$2,000	Employee Pays 100% \$2,000			\$2,000

^Hospital & ER	Employee Pays \$250 Ded. for Hospital (In & out) per stay and Emergency Room per visit	Then Deductible and Co-Insurance	Then Insurance Company Pays 100%
^Office Visits	Employee Pays 20% Each Visit	Employer Pays 80% up to \$8,150	Then Insurance Company Pays 100% of the Office Visits
^^Drug Plan	Employee Pays 50% Max \$375 Then \$10/ \$35/ \$60 Rx Card	Employer Pays 50% Max \$375 Riley RX Card Pays 100% of Balance up to Max \$8,150	Insurance Company Drug Card \$10/\$35/\$60 Employee Pays Max. \$950 Then Insurance Company Pays 100% of the Drugs Max. Unlimited

^The employee does not 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 **\$8,150** Family.