

2014 ACA Plans/MERP 105- C, H

Medical Expense Reimbursement Plan

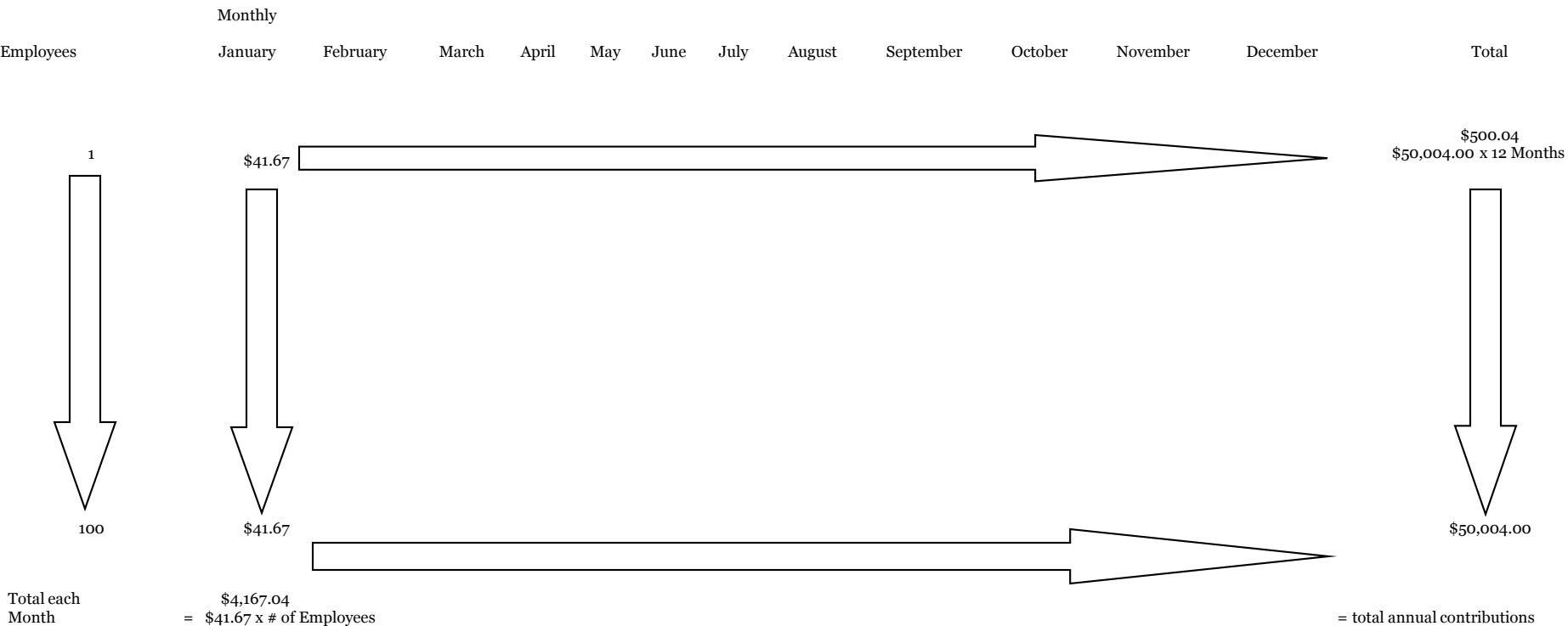
10- 100 employee case

	Platinum Plan	Silver Plan (MERP/HRA Funding) Employee Responsibility \$1,000/ Employer Responsibility \$4,000
Deductible	\$1,000 In-Network	\$5,000 In-Network
Co-Insurance	80/20 In Network	80/20 In-Network
Out of Pocket Maximum	\$1,500 In-Network	\$6,350 In-Network
Out Patient Surgery	Deductible then \$150 Co-Pay	Deductible then Co-Insurance
Per Admission Deductible	\$200	\$200
Office Visit Co-Pays	\$25/\$50	\$25/\$50
Preventive Care	Covered at 100%	Covered at 100%
Prescriptions	\$0 Preferred Generic/\$10 Non-Preferred Generic/\$40 Preferred Brand	\$0 Preferred Generic/\$10 Non-Preferred Generic /\$40 Preferred Brand
ER Facility	\$300 Co-Pay	\$300 Co-Pay
Employee Only Rate	\$437.00	\$287.00
Spouse Only	\$452.00	\$313.00
Child(ren) Only	\$389.00	\$269.00
Spouse & Child(ren)	\$826.00	\$588.00
This information is based on a 10- 100 life case.		
**Less than 7% of Americans use their deductible.		

Medical Expense Reimbursement Plans

This funding is used to offset high deductible programs by saving the difference between

Low Deductible Higher premium vs. High Deductible Lower premium



Less than 7% of Americans use their deductible

*Low Deductible-Pay Carrier or High Deductible-Shared Responsibility

2014 ACA Plans/ MERP- 105 C,H Funding and Claim Payment

1– 100 employee case

