

YOUR COST-SHARE FOR EACH OF THE VEHI HEALTH PLAN OPTIONS

January 1, 2018 - June 30, 2018

** Costs are estimated based on a 1.0 FTE

| VEHI Platinum Plan | Total Monthly Cost | Employer Monthly Cost | Employee Monthly Cost | Employee Cost Per Payroll |
|--------------------|-----------------------|--------------------------|--------------------------|------------------------------|
| Single | \$657.55 | \$423.86 | \$233.69 | \$107.86 |
| Two-Person | \$1,315.10 | \$796.03 | \$519.07 | \$239.57 |
| Parent/Child(ren) | \$1,099.51 | \$655.31 | \$444.20 | \$205.02 |
| Family | \$1,860.19 | \$1174.10 | \$686.09 | \$316.66 |

✓ You have an Employer Health Reimbursement Arrangement (HRA) – see terms below

✓ You have the option of a Flexible Spending Account (FSA) – please complete separate form

Your HRA value for the **VEHI Platinum Plan** is:

Single: \$2100.00 Two-person \$4200.00 Parent/Child(ren) \$4200.00 Family \$4200.00

Your HRA will be administered by: Future Planning Associates

HRA eligible expenses include:

 $oldsymbol{oldsymbol{oldsymbol{oldsymbol{B}}}}$ Medical copayments $oldsymbol{oldsymbol{oldsymbol{B}}}$ Rx copayments $oldsymbol{oldsymbol{oldsymbol{B}}}$ All IRS qualified expenses

✓ Medical deductible ✓ Rx coinsurance

✓ Medical coinsurance

Your HRA requires you to pay a portion **before** the HRA will begin to pay out-of-pocket costs. Your portion:

*Single: \$400/\$300 Two-person \$800/\$600 Parent/Child(ren) \$800/\$600 Family \$800/\$600 See HRA plan document for complete details (by request)

^{*} The EE will cover \$ amount of out-of-pocket costs first. Then the ER will cover the next \$ amount of out-of-pocket costs. After the ER's portion, the EE then pays any remaining out-of-pocket costs. i.e. EE \$400, ER \$2100, EE \$600



YOUR COST-SHARE FOR EACH OF THE VEHI HEALTH PLAN OPTIONS **January 1, 2018 – June 30, 2018**

** Costs are estimated based on a 1.0 FTE

| VEHI Gold Plan | Total Monthly Cost | Employer Monthly Cost | Employee Monthly Cost | Employee Cost Per Payroll |
|-------------------|-----------------------|--------------------------|--------------------------|------------------------------|
| Single | \$622.94 | \$423.86 | \$199.08 | \$91.88 |
| Two-Person | \$1,245.88 | \$796.03 | \$449.85 | \$207.62 |
| Parent/Child(ren) | \$1,042.53 | \$655.31 | \$387.22 | \$178.72 |
| Family | \$1,763.38 | \$1174.10 | \$589.28 | \$271.98 |

| 7 | You have a | n Employer | Health R | eimbursement | Arrangement | (HRA) – | see terms | helow |
|----------|-------------|------------|---------------|------------------|-------------|-------------|-----------|-------|
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Your HRA value for the VEHI Gold Plan is:

Single: \$2100.00 Two-person \$4200.00 Parent/Child(ren) \$4200.00 Family \$4200.00

Your HRA will be administered by: Future Planning Associates

HRA eligible expenses include:

✓ Medical copayments ✓ Rx copayments ✓ All IRS qualified expenses ✓ Medical deductible ✓ Rx coinsurance

✓ Medical coinsurance

Your HRA requires you to pay a portion **before** the HRA will begin to pay out-of-pocket costs. Your portion:

Single: \$400/\$600 Two-person \$800/\$1200 Parent/Child(ren) \$800/\$1200 Family \$800/\$1200 See HRA plan document for complete details (by request)

[✓] You have the option of a Flexible Spending Account (FSA) – please complete separate form

^{*} The EE will cover \$ amount of out-of-pocket costs first. Then the ER will cover the next \$ amount of out-of-pocket costs. After the ER's portion, the EE then pays any remaining out-of-pocket costs. i.e. EE \$400, ER \$2100, EE \$600



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** Costs are estimated based on a 1.0 FTE

| VEHI Gold CDHP | Total Monthly Cost | Employer Monthly Cost | Employee Monthly Cost | Employee Cost Per Payroll |
|-------------------|-----------------------|--------------------------|--------------------------|------------------------------|
| Single | \$523.29 | \$423.86 | \$99.43 | \$45.89 |
| Two-Person | \$982.75 | \$796.03 | \$186.72 | \$86.18 |
| Parent/Child(ren) | \$809.02 | \$655.31 | \$153.71 | \$70.94 |
| Family | \$1,449.51 | \$1174.10 | \$275.41 | \$127.11 |

| Z | You have an | Employer Health | Reimbursement / | Arrangement (HR | A) – see term: | s below | |
|---|--------------|--------------------|------------------|-------------------|----------------|-------------|-----|
| | You have the | option of a Flexib | ole Spending Acc | ount (FSA) – plea | se complete s | separate fo | orm |

Your HRA value for the VEHI Gold CHDP is:

Single: \$2100.00 Two-person \$4200.00 Parent/Child(ren) \$4200.00 Family \$4200.00

Your HRA will be administered by: Future Planning Associates

HRA eligible expenses include:

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✓ Medical deductible ✓ Rx coinsurance

✓ Medical coinsurance

Your HRA requires you to pay a portion before the HRA will begin to pay out-of-pocket costs. Your portion:

Single: \$400 Two-person \$800 Parent/Child(ren) \$800 Family \$800

See HRA plan document for complete details (by request)

^{*} The EE will cover \$ amount of out-of-pocket costs first. Then the ER will cover the next \$ amount of out-of-pocket costs. After the ER's portion, the EE then pays any remaining out-of-pocket costs. i.e. EE \$400, ER \$2100, EE \$600



YOUR COST-SHARE FOR EACH OF THE VEHI HEALTH PLAN OPTIONS January 1, 2018 – June 30, 2018**

** Costs are estimated based on a 1.0 FTE

| VEHI Silver CDHP | Total Monthly Cost | Employer Monthly Cost | Employee Monthly Cost | Employee Cost Per Payroll |
|-------------------|-----------------------|--------------------------|--------------------------|------------------------------|
| Single | \$456.34 | \$423.86 | \$32.48 | \$14.99 |
| Two-Person | \$912.69 | \$796.03 | \$116.66 | \$53.84 |
| Parent/Child(ren) | \$769.27 | \$655.31 | \$113.96 | \$52.60 |
| Family | \$1,298.60 | \$1174.10 | \$124.50 | \$57.46 |

HRA

✓ You have an Employer Health Reimbursement Arrangement (HRA) – see terms below
 ✓ You have the option of a Flexible Spending Account (FSA) – please complete separate form

Your HRA value for the VEHI Silver CHDP is:

Single: \$2100.00 Two-person \$4200.00 Parent/Child(ren) \$4200.00 Family \$4200.00

Your HRA will be administered by: Future Planning Associates

HRA eligible expenses include:

✓ Medical copayments
✓ Rx copayments
✓ All IRS qualified expenses

✓ Medical deductible
✓ Rx coinsurance

☑ Medical coinsurance

Your HRA requires you to pay a portion before the HRA will begin to pay out-of-pocket costs. Your portion:

Single: \$400/\$1500 Two-person \$800/\$3000 Parent/Child(ren) \$800/\$3000 Family \$800/\$3000

See HRA plan document for complete details (by request)

^{*} The EE will cover \$ amount of out-of-pocket costs first. Then the ER will cover the next \$ amount of out-of-pocket costs. After the ER's portion, the EE then pays any remaining out-of-pocket costs. i.e. EE \$400, ER \$2100, EE \$600