WRAPAROUND
Health Reimbursement Arrangement (HRA)

2027 Silver-Level Marketplace Plan Cost Examples Based on Average Healthcare Use

Marketplace Silver Plan* with Wraparound HRA						SERS' Aetna Choice POS II
Premiums for an INDIVIDUAL, age 60.						
Annual Household Income	**$25,000**	**$30,000**	**$40,000**	**$50,000**	**$60,000**	
Monthly Premium	**$98.18**	**$156.18**	**$291.18**	**$427.18**	**$512.18**	**$385.00****
Out-of-Pocket Estimate	$1,000	$1,000	$1,271	$1,271	$1,271	$2,146
Estimated HRA Reimbursement	- $1,000	- $1,000	- $1,271	- $1,271	- $1,271	$0
Total Yearly Cost***	**$1,178**	**$1,874**	**$3,494**	**$5,126**	**$6,146**	**$6,766**



Marketplace Silver Plan* with Wraparound HRA						SERS' Aetna Choice POS II
Premiums for a MARRIED COUPLE, ages 60, 62.						
Annual Household Income	**$30,000**	**$40,000**	**$50,000**	**$60,000**	**$70,000**	
Monthly Premium	**$93.95**	**$204.95**	**$334.95**	**$479.95**	**$599.95**	**$1,680.00****
Out-of-Pocket Estimate	$551	$2,305	$3,311	$3,311	$3,311	$4,292
Estimated HRA Reimbursement	- $551	- $2,250	- $2,250	- $2,250	- $2,250	$0
Total Yearly Cost***	**$1,127**	**$2,514**	**$5,080**	**$6,820**	**$8,260**	**$24,452**



**Based on Silver Classic Standard from Oscar Health Insurance*

***Based on 30 years of service*

****Total Yearly Cost = yearly premiums + yearly deductible + copays and coinsurance - HRA reimbursement*

Call UMR at 1-888-236-2377 for more information.

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