



WRAPAROUND

Health Reimbursement Arrangement (HRA)

2026 Silver-Level Marketplace Plan Cost Examples Based on Average Health Care Use

Marketplace Silver Plan* with Wraparound HRA						SERS' Aetna Choice POS II	
Premiums for an <u>INDIVIDUAL</u> , age 60.							
Annual Household Income	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000		
Monthly Premium	\$118.62	\$176.62	\$308.62	\$436.62	\$519.62		\$362.00**
Out-of-Pocket Estimate	\$1,314	\$1,314	\$2,227	\$2,227	\$2,227		\$2,044
Estimated HRA Reimbursement	- \$1,314	- \$1,314	- \$2,200	- \$2,200	- \$2,200		\$0
Total Yearly Cost***	\$1,423	\$2,119	\$3,730	\$5,266	\$6,262	\$6,388	



Compare Costs

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	\$137.18	\$247.18	\$375.18	\$518.18	\$626.18		\$1,575.00**
Out-of-Pocket Estimate	\$664	\$2,502	\$4,085	\$4,085	\$4,085		\$4,088
Estimated HRA Reimbursement	- \$664	- \$2,200	- \$2,200	- \$2,200	- \$2,200		\$0
Total Yearly Cost***	\$1,646	\$3,268	\$6,387	\$8,103	\$9,399	\$22,988	



Compare Costs

*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.