



WRAPAROUND

Health Reimbursement Arrangement (HRA)

2024 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	\$17.83	\$54.83	\$164.83	\$293.83	\$424.83	
Out-of-Pocket Estimate	\$1,364	\$2,357	\$2,357	\$2,357	\$2,357	
Estimated HRA Reimbursement	-\$1,364	-\$2,100	-\$2,100	-\$2,100	-\$2,100	
Total Yearly Cost***	\$214	\$915	\$2,235	\$3,783	\$5,355	\$5,943



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	\$1.31	\$70.31	\$172.31	\$305.31	\$429.31		\$1,322.00**
Out-of-Pocket Estimate	\$2,639	\$4,048	\$4,469	\$4,469	\$4,469		\$3,894
Estimated HRA Reimbursement	-\$2,100	-\$2,100	-\$2,100	-\$2,100	-\$2,100		\$0
Total Yearly Cost***	\$555	\$2,792	\$4,437	\$6,033	\$7,521	\$19,758	



Compare Costs

*Based on Silver Classic Standard CSR 200 (Select) 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.