

# MEDICAL PLAN CHART COMPARISON – HRA vs. HSA



## Plan Differences

	Health Reimbursement Account (HRA) In Network/Out-of-Network	Health Savings Account (HSA) In Network/Out-of-Network
<b>Payroll Contributions</b>	Higher than the Health Savings Account Plan	Lower than the Health Reimbursement Account Plan
<b>Plan Deductible</b> (combined Medical/Pharmacy)	Individual: \$900/ \$1,800 Family: \$1,800 / \$3,600	Individual: \$2,700/ \$4,000 Family: \$5,400 / \$8,000
<b>Generic Medication</b>	Plan deductible waived for generic and preventative medications	Plan deductible applies (with exception of preventative medications)
<b>Employer Account Funding Contribution</b> (HRA/HSA)	N/A	Additional \$20 per pay period (single enrollees) and \$30 per pay period (all other tiers). Funding is processed on a per pay period basis.
<b>Employee Funding Contributions</b> (HRA/HSA)	Not allowed into the HRA	Pretax contributions allowed, up to federal limits. Contributions also grow tax free and may be used for medical expenses tax-free
<b>Flexible Spending Account (FSA) Participation</b>	Full Health Care Spending Account allowed for all medically eligible expenses as defined by the IRS.	Post Deductible Health Care Spending Account (for dental and vision claims only until deductible has been met, then converts to general purpose to include medical expenses.)
<b>Annual Out-of-Pocket Maximum</b>	Individual: \$4,000 / \$8,000 Family: \$8,000 / \$16,000	Individual: \$5,000 / \$8,000 Family: \$10,000 / \$16,000

These are only the highlights of your plan. For a complete list of both covered and not-covered services, see the summary plan description. If there are any differences between this page summary and the plan document, the information in the plan documents takes precedence.

# MEDICAL PLAN CHART COMPARISON – HRA vs. HSA



## Plan Similarities

### Health Reimbursement Account (HRA) and Health Savings Account (HSA) In Network/Out-of-Network

<b>Health Assessment Completion</b>	Required in order to receive incentive funding for preventive care exam.
<b>Preventive Care Exam = Employer Incentive Funding Contribution (HRA/HSA)</b>	Employees and covered spouses are eligible for \$300 in incentive rewards for receiving a preventive care exam and completing their online health assessment between by November 30 of the plan year. This process is optional, but highly encouraged to receive the incentive funding contribution.
<b>Plan Deductible Administration</b>	After an individual family member meets their individual plan deductible, the plan <u>will</u> pay claims for that person, less any coinsurance. Then, remaining family members work toward family deductible. When family deductible has been met, all members receive benefits under the plan.
<b>Annual Out-of-Pocket Maximum Administration</b>	After an individual family member meets the individual Out of Pocket Maximum, the plan will pay 100% of covered expenses for that person. Then, all family members contribute towards the family Out of Pocket (OOP) Maximum. When the family OOP Maximum has been met, the plan will pay 100% of covered expenses for all family members.
<b>Preventive Services</b>	<b>Free</b> / 50% coinsurance after deductible
<b>Office Visits</b>	20% coinsurance after deductible / 50% coinsurance after deductible
<b>Inpatient/Outpatient Services</b>	20% coinsurance after deductible / 50% coinsurance after deductible
<b>Emergency and Urgent Care Services</b>	20% coinsurance after in network deductible (out-of-network is covered at the same rate)
<b>Pharmacy Coinsurance (30 day Rx)</b>	Generic 30% (subject to a maximum of \$50) Preferred Brand 30% (subject to a maximum of \$150) Non-Preferred Brand 30% (subject to a maximum of \$250)
<b>Pharmacy Coinsurance (90 day Rx)</b>	Generic 30% (subject to a maximum of \$125) Preferred Brand 30% (subject to a maximum of \$375) Non-Preferred Brand 30% (subject to a maximum of \$625)
<b>Sharecare</b>	Eligible members can earn up to \$20 in gift card rewards each month (maximum of \$40 per family) by attaining 7,500 steps per day at least 21 days in the calendar month.
<b>Preventive Medications</b>	Preventive medications are not subject to the deductible. Find a list of qualifying preventive drugs at <a href="http://bluecrossmnonline.com">bluecrossmnonline.com</a> .

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