

2011-2012 Cost Comparison - VEHI Dual Option Plans vs Comp 1000

Revised 10/17/11

Cost Comparison of Plans - 14% Premium Co-Pay							
Plan	Coverage	Premium	Share of Premium	Employee's Portion of the Premium	Employee Premium Savings over Dual Option	Maximum Deductible Expenses Reimbursed under an HRA	Out-of-Pocket Limit less HRA reimbursement*
Dual Option - VHP	Single	\$6,732	14%	\$942.48	NA	\$0	None (Preferred Benefits)/ \$2,500 (Standard Benefits)
	2-Person	\$13,233	14%	\$1,852.62	NA	\$0	None (Preferred Benefits)/ \$5,000 (Standard Benefits)
	Family	\$17,741	14%	\$2,483.74	NA	\$0	None (Preferred Benefits)/ \$5,000 (Standard Benefits)
Dual Option - Comp 250	Single	\$6,732	14%	\$942.48	NA	\$0	\$500 (\$250 deductible plus 20% co-insurance)
	2-Person	\$13,233	14%	\$1,852.62	NA	\$0	\$1,000 (\$500 deductible plus 20% co-insurance)
	Family	\$17,741	14%	\$2,483.74	NA	\$0	\$1,000 (\$500 deductible plus 20% co-insurance)
Comp 1000	Single	\$5,386	10%	\$538.60	\$403.88	\$1,000	\$500 (20% co-insurance after deductible is met) †
	2-Person	\$10,585	10%	\$1,058.50	\$794.12	\$2,000	\$1,000 (20% co-insurance after deductible is met) ‡
	Family	\$14,194	10%	\$1,419.40	\$1,064.34	\$2,000	\$1,000 (20% co-insurance after deductible is met) ‡

Cost Comparison of Plans - 13% Premium Co-Pay							
Plan	Coverage	Premium	Share of Premium	Employee's Portion of the Premium	Employee's Premium Savings over Dual Option	Maximum Deductible Expenses Reimbursed under an HRA	Out-of-Pocket Limit less HRA reimbursement*
Dual Option - VHP	Single	\$6,732	13.0%	\$875.16	NA	\$0	None (Preferred Benefits)/ \$2,500 (Standard Benefits)
	2-Person	\$13,233	13.0%	\$1,720.29	NA	\$0	None (Preferred Benefits)/ \$5,000 (Standard Benefits)
	Family	\$17,741	13.0%	\$2,306.33	NA	\$0	None (Preferred Benefits)/ \$5,000 (Standard Benefits)
Dual Option - Comp 250	Single	\$6,732	13.0%	\$875.16	NA	\$0	\$500 (\$250 deductible plus 20% co-insurance)
	2-Person	\$13,233	13.0%	\$1,720.29	NA	\$0	\$1,000 (\$500 deductible plus 20% co-insurance)
	Family	\$17,741	13.0%	\$2,306.33	NA	\$0	\$1,000 (\$500 deductible plus 20% co-insurance)
Comp 1000	Single	\$5,386	10%	\$538.60	\$336.56	\$1,000	\$500 (20% co-insurance after deductible is met) †
	2-Person	\$10,585	10%	\$1,058.50	\$661.79	\$2,000	\$1,000 (20% co-insurance after deductible is met) ‡
	Family	\$14,194	10%	\$1,419.40	\$886.93	\$2,000	\$1,000 (20% co-insurance after deductible is met) ‡