

## 2014 Medical Plan Monthly Premium Comparison

You have a choice of medical plans in 2014, the traditional, copay plan or the High Deductible Plan with a Health Savings Account (HSA). These plans are very different from each other and have different premium structures. The biweekly (26 periods) premium structure has been replaced with a bimonthly (24 periods) schedule.

**Both plans see a 4.4% increase to premiums in 2014.**

Premiums for the traditional copay plan on a monthly basis are:

Open Access Plus Copay Plan					
Tier	<u>\$0-49.9K</u>	<u>\$50-79.9K</u>	<u>\$80-100K</u>	<u>Over \$100K</u>	<u>Total Rate (ER &amp; EE)</u>
Employee	\$112.00	\$123.00	\$134.00	\$145.00	\$604.41
Employee + One	\$201.00	\$221.00	\$241.00	\$262.00	\$1,251.13
Employee + Family	\$288.00	\$316.00	\$346.00	\$375.00	\$1,722.57

**What are the premiums for the High Deductible Health Plan (HDHP)?**

High Deductible Health Plan (HDHP)					
Tier	<u>\$0-49.9K</u>	<u>\$50-79.9K</u>	<u>\$80-100K</u>	<u>Over \$100K</u>	<u>Total Rate (ER &amp; EE)</u>
Employee	\$61.00	\$68.00	\$74.00	\$80.00	\$448.40
Employee + One	\$104.00	\$115.00	\$127.00	\$138.00	\$928.18
Employee + Family	\$152.00	\$168.00	\$184.00	\$200.00	\$1,277.93

**What is the difference in premiums for the two plans per pay period?**

Premium Savings per Pay Period				
Tier	<u>\$0-49.9K</u>	<u>\$50-79.9K</u>	<u>\$80-100K</u>	<u>Over \$100K</u>
Employee	\$51.00	\$55.00	\$60.00	\$65.00
Employee + One	\$97.00	\$106.00	\$114.00	\$124.00
Employee + Family	\$136.00	\$148.00	\$162.00	\$175.00

**How much is that per year?**

Annual Savings				
Tier	<u>\$0-49.9K</u>	<u>\$50-79.9K</u>	<u>\$80-100K</u>	<u>Over \$100K</u>
Employee	\$612.00	\$660.00	\$720.00	\$780.00
Employee + One	\$1,164.00	\$1,272.00	\$1,368.00	\$1,488.00
Employee + Family	\$1,632.00	\$1,776.00	\$1,944.00	\$2,100.00

**Doesn't the HDHP have more up front cost? How do I pay for that big deductible?**

If you elect the HDHP, **you must also enroll in a Health Savings Account (HSA)**. In 2014 AUI/NRAO will fund a portion of your deductible in your HSA. The remaining deductible is your responsibility. If you put the annual HDHP premium savings into your HSA you have far less remaining to pay towards your deductible, and in some cases, you're fully funded.

High Deductible Health Plan - Deductibles		HSA Employer Contribution		
Tier		Tier		Unfunded Deductible
Employee	\$1,500.00	Employee	(\$500.00)	\$1,000.00
Employee + One	\$3,000.00	Employee + One	(\$1,000.00)	\$2,000.00
Employee + Family	\$3,000.00	Employee + Family	(\$1,000.00)	\$2,000.00

Additional annual contribution needed to fully fund your deductible if you put premium savings in your HSA				
Tier	<u>\$0-49.9K</u>	<u>\$50-79.9K</u>	<u>\$80-100K</u>	<u>Over \$100K</u>
Employee	\$388.00	\$340.00	\$280.00	\$220.00
Employee + One	\$836.00	\$728.00	\$632.00	\$512.00
Employee + Family	\$368.00	\$224.00	\$56.00	(\$100.00)

**And don't forget... if you currently contribute to an FSA, you can put that money into your HSA instead!**

2014 Annual Contribution Limits for FSAs and HSAs		
Tier	<u>FSA Annual Limit</u>	<u>HSA Annual Limit</u>
Employee	\$2,500.00	\$3,300.00
Employee + One	\$2,500.00	\$6,550.00
Employee + Family	\$2,500.00	\$6,550.00
Over 55 Catchup	\$0.00	\$1,000.00

An HSA is only available with an HDHP.  
An FSA is only available with the OAP.

## 2013 Medical Plan Bimonthly Premium Comparison

You have a choice of medical plans in 2014, the traditional, copay plan or the High Deductible Plan with a Health Savings Account (HSA). These plans are very different from each other and have different premium structures. The biweekly (26 periods) premium structure has been replaced with a bimonthly (24 periods) schedule.

**Both plans see a 4.4% increase to premiums in 2014.**

Premiums for the traditional copay plan on a bimonthly basis are:

Open Access Plus Copay Plan					
Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K	Total Rate (ER & EE)
Employee	\$56.00	\$61.50	\$67.00	\$72.50	\$604.41
Employee + One	\$100.50	\$110.50	\$120.50	\$131.00	\$1,251.13
Employee + Family	\$144.00	\$158.00	\$173.00	\$187.50	\$1,722.57

**What are the premiums for the High Deductible Health Plan (HDHP)?**

High Deductible Health Plan (HDHP)					
Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K	Total Rate (ER & EE)
Employee	\$30.50	\$34.00	\$37.00	\$40.00	\$448.40
Employee + One	\$52.00	\$57.50	\$63.50	\$69.00	\$928.18
Employee + Family	\$76.00	\$84.00	\$92.00	\$100.00	\$1,277.93

**What is the difference in premiums for the two plans per pay period?**

Premium Savings per Pay Period				
Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K
Employee	\$25.50	\$27.50	\$30.00	\$32.50
Employee + One	\$48.50	\$53.00	\$57.00	\$62.00
Employee + Family	\$68.00	\$74.00	\$81.00	\$87.50

**How much is that per year?**

Annual Savings				
Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K
Employee	\$612.00	\$660.00	\$720.00	\$780.00
Employee + One	\$1,164.00	\$1,272.00	\$1,368.00	\$1,488.00
Employee + Family	\$1,632.00	\$1,776.00	\$1,944.00	\$2,100.00

**Doesn't the HDHP have more up front cost? How do I pay for that big deductible?**

If you elect the HDHP, **you must also enroll in a Health Savings Account (HSA)**. In 2013 AUI/NRAO is going to fund half of your deductible in your HSA. That leaves the other half unfunded. If you put the annual HDHP premium savings into your HSA you only have a small amount remaining to pay towards your deductible, and in some cases,

High Deductible Health Plan - Deductibles		Health Savings Account Employer Contribution	
Tier		Tier	Unfunded Deductible
Employee	\$1,500.00	Employee	(\$500.00) \$1,000.00
Employee + One	\$3,000.00	Employee + One	(\$1,000.00) \$2,000.00
Employee + Family	\$3,000.00	Employee + Family	(\$1,000.00) \$2,000.00

**Additional annual contribution needed to fully fund your deductible if you put premium savings in your HSA**

Tier	\$0-49.9K	\$50-79.9K	\$80-100K	Over \$100K
Employee	\$388.00	\$340.00	\$280.00	\$220.00
Employee + One	\$836.00	\$728.00	\$632.00	\$512.00
Employee + Family	\$368.00	\$224.00	\$56.00	(\$100.00)

**And don't forget... if you currently contribute to an FSA, you can put that money into your HSA instead!**

2014 Annual Contribution Limits for FSAs and HSAs		
Tier	FSA Annual Limit	HSA Annual Limit
Employee	\$2,500.00	\$3,300.00
Employee + One	\$2,500.00	\$6,550.00
Employee + Family	\$2,500.00	\$6,550.00
Over 55 Catchup	\$0.00	\$1,000.00

**An HSA is only available with an HDHP.  
An FSA is only available with the OAP.**