

High Deductible and HRA Health Plans At A Glance



California Small Group High Deductible Health Plans

Carrier/Plan	Individual Deductible- In Network	Family Deductible Structure	Individual Max OOP- In Network	Deductible apply to Max OOP?	Office Visit / In-Patient Hospital In Network	Rx Coverage – In Network	HRA- Compatible	HSA- Compatible
Aetna								
MC HSA HDHP \$2,000 80/50	\$2,000	True Integrated Family	\$3,500	No	Ded + 20%	Ded / \$20, \$40, \$70		Yes
MC HSA HDHP \$3,000 90/50	\$3,000	True Integrated Family	\$2,500	No	Ded + 10%	Ded / \$20, \$40, \$70		Yes
MC HSA HDHP \$3,500 80/50	\$3,500	True Integrated Family	\$1,000	No	Ded + 20%	Ded / \$20, \$40, \$70		Yes
MC HRA HDHP \$3,000 80/50	\$3,000	Embedded Aggregate	\$1,500	No	Ded + 20%	Ded / \$20, \$40, \$70	Yes	
MC HRA HDHP \$5,000 80/50	\$5,000	Embedded Aggregate	\$2,000	No	Ded + 20%	Ded / \$20, \$40, \$70	Yes	
HMO Deductible \$1,000	\$1,000	Embedded Aggregate	\$3,500	Yes	\$40 / Ded + 30%	\$20, \$40, \$60	Yes	
Anthem Blue Cross								
Elements	\$2,000	2-insured Family Max.	\$5,000	Yes	Not Covered / Ded + 30%	\$10 Generic Only	Yes	
Elements Plus	\$1,500	2-insured Family Max.	\$5,000	Yes	50% / Ded + 30%	\$10 Generic Only	Yes	
Elements Preferred	\$1,250	2-insured Family Max.	\$5,000	Yes	50% / Ded + 20%	\$10, \$250 RxDed \$35, \$50	Yes	
High Deductible EPO	\$2,500	Aggregate	\$4,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50	Yes	Yes
Lumenos HRA 3000C	\$3,000	Aggregate	\$6,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50	Yes	
Lumenos HRA 3000D	\$3,000	Aggregate	\$6,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50	Yes	
Lumenos HRA 5000C	\$5,000	Aggregate	\$10,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50	Yes	
Lumenos HRA 5000D	\$5,000	Aggregate	\$10,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50	Yes	
Lumenos HSA 1500 (80/50)	\$1,500	Aggregate	\$3,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50		Yes
Lumenos HSA 2500 (80/50)	\$2,500	Aggregate	\$5,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50		Yes
Lumenos HSA 3500 (80/50)	\$3,500	Aggregate	\$5,000	Yes	Ded + 20%	Ded / \$10,\$30,\$50		Yes
Blue Shield of California								
Simple Savings 2500/5000	\$2,500	Aggregate	\$3,500	Yes	Ded + 20%	Ded / \$10, \$30, \$50		Yes
Simple Savings 3400/6800***	\$3,400	Aggregate	\$4,250	Yes	Ded + 20%	Ded / \$10, \$30, \$50		Yes
Simple Savings 3500/7000	\$3,500	Aggregate	\$4,500	Yes	Ded + 20%	Ded / \$10, \$30, \$50		Yes
Simple Savings 4500/9000	\$4,500	Aggregate	\$5,500	Yes	Ded + 20%	Ded / \$10, \$30, \$50		Yes
Simple Savings 5500/11000	\$5,500	Aggregate	\$5,950	Yes	Ded + 0%	Ded / \$10, \$30, \$50		Yes
CaliforniaChoice								
HSA 1800 (Anthem Blue Cross)	\$1,800	Aggregate	\$3,000	Yes	Ded + 20%	Ded / \$15,\$30, \$50		Yes
HSA 2500 (Anthem Blue Cross)	\$2,500	Aggregate	\$4,000	Yes	Ded + 20%	Ded / \$15,\$30, \$50		Yes

***May be used with any form of an employer-sponsored wrap plan. This plan is only available in the SimpleSync package.

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Health Net								
HRA 3000	\$3,000	Aggregate	\$4,000	Yes	Ded + 50% / Ded + 20%	Ded / \$10, \$25, \$50	Yes	
HRA 5000	\$5,000	Aggregate	\$6,000	Yes	Ded + 50% / Ded + 20%	Ded / \$10, \$25, \$50	Yes	
Value HSA 1500	\$1,500	Aggregate	\$2,500	Yes	\$10 / Ded + 20%	Ded / \$10, \$25, \$50		Yes
Value HSA 2500	\$2,500	Aggregate	\$3,500	Yes	\$20 / Ded + \$250 IP Ded + 20%	Ded / \$15, \$30, \$50		Yes
Value HSA 3500	\$3,500	Aggregate	\$4,500	Yes	\$30 / Ded + \$250 IP Ded + 30%	Ded / \$15, \$30, \$50		Yes
Value HSA 4500	\$4,500	Aggregate	\$5,000	Yes	\$40 / Ded + \$500 IP Ded + 50%	Ded / \$15, \$30, \$50		Yes
Options PPO 3000 HSA	\$3,000	Aggregate	\$4,000	Yes	\$25 / Ded + \$250 IP Ded + 30%	Ded / \$15, \$30, \$50		Yes
Options PPO 4000 HSA	\$4,000	Aggregate	\$5,000	Yes	\$35 / Ded + \$250 IP Ded + 40%	Ded / \$15, \$30, \$50		Yes
Standard HSA 4000	\$4,000	Aggregate	\$6,000	Yes	Ded + 0%	Ded / \$10, \$25, \$50		Yes
HSA California								
WHA HMO 1800	\$1,800	Aggregate	\$1,800	Yes	Ded + 0%	Ded / 0%		Yes
KP HMO 2200	\$2,200	Aggregate	\$4,500	Yes	Ded + \$20 / Ded + 25%	Ded / \$10, \$20		Yes
KP HMO 2600	\$2,600	Embedded	\$5,600	Yes	Ded + \$30 / Ded + 30%	Ded / \$10, \$30		Yes
WHA HMO 2800B	\$2,800	Embedded	\$4,000	Yes	Ded + \$40 / Ded + \$500 per day	Ded / \$10, \$30, \$50		Yes
HN PPO 2500	\$2,500	Aggregate	\$5,000	Yes	Ded + \$25 / Ded + 30%	Ded / \$15, \$30, \$50		Yes
HN PPO 3500	\$3,500	Aggregate	\$5,000	Yes	Ded + \$35 / Ded + 30%	Ded / \$15, \$30, \$50		Yes
HN PPO 4500	\$4,500	Aggregate	\$5,600	Yes	Ded + \$45 / Ded + 40%	Ded / \$15, \$30, \$50		Yes
Kaiser Permanente								
HMO \$30/\$1,500 w/HRA	\$1,500	Embedded	\$3,500	Yes	Ded + \$30 / Ded + 20%	\$10, \$30	Yes	
HMO \$30/\$2,500 w/HRA	\$2,500	Embedded	\$5,000	Yes	Ded + \$30 / Ded + 20%	\$10, \$30	Yes	
HMO \$0/\$2,000 w/HSA	\$2,000	Aggregate	\$3,500	Yes	Ded + \$0 / Ded + \$300 per day	Ded / \$10, \$30		Yes
HMO \$0/\$2,700 w/HSA	\$2,700	Embedded	\$4,500	Yes	Ded + \$0 / Ded + \$450 per day	Ded / \$10, \$30		Yes
HMO \$30/\$3,000 w/HSA	\$3,000	Embedded	\$5,950	Yes	Ded + \$30 / Ded + 30%	Ded / \$10, \$30		Yes
PPO \$40/\$2,500 w/HSA	\$2,500	Embedded	\$5,000	Yes	Ded + \$40 / Ded + 30%	Ded / \$15, \$35		Yes
HMO \$30/\$1,500 w/HRA	\$1,500	Embedded	\$3,500	Yes	Ded + \$30 / Ded + 20%	\$10, \$30	Yes	
Kaiser Permanente Choice Solution								
HMO HSA 1900	\$1,900	Aggregate	\$3,400	Yes	Ded + \$0 / Ded + \$300 per day	Ded / \$10, \$30		Yes
HMO HSA 2700	\$2,700	Aggregate	\$5,000	Yes	Ded + \$30 / Ded + 20%	Ded / \$10, \$30		Yes
SeeChange Health								
HRA 5000	\$5,000	Embedded	\$9,000	Yes	Ded + 20%	\$10, \$500/\$1,000 Rx Ded \$50	Yes	
HSA 3000	\$3,000	Aggregate	\$5,000	Yes	Ded + 20%	Ded / \$10, \$35		Yes
HSA 4000	\$4,000	Aggregate	\$5,500	Yes	Ded + 20%	Ded / \$10, \$35		Yes
HSA 5000	\$5,000	Aggregate	\$5,950	Yes	Ded + 20%	Ded / \$10, \$35		Yes

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UnitedHealthcare								
HRA 2000/70%	\$2,000	Embedded	\$5,000	Yes	Ded + 30%	\$15, \$250 RxDed \$35, \$60	Yes	
HRA 3000/70%	\$3,000	Embedded	\$6,000	Yes	Ded + 30%	\$15, \$250 RxDed \$35, \$60	Yes	
HSA 1500/80%	\$1,500	Aggregate	\$3,000	Yes	Ded + 20%	Ded / \$15, \$35, \$60		Yes
HSA 2000/100%	\$2,000	Aggregate	\$4,000	Yes	Ded + 0%	Ded / \$15, \$35, \$60		Yes
HSA 2000/90%	\$2,000	Aggregate	\$4,000	Yes	Ded + 10%	Ded / \$15, \$35, \$60		Yes
HSA 2000/80%	\$2,000	Aggregate	\$4,000	Yes	Ded + 20%	Ded / \$15, \$35, \$60		Yes
HSA 3000/100%	\$3,000	Aggregate	\$5,000	Yes	Ded + 0%	Ded / \$15, \$35, \$60		Yes
HSA 3000/90%	\$3,000	Aggregate	\$5,000	Yes	Ded + 10%	Ded / \$15, \$35, \$60		Yes
HSA 3000/80%	\$3,000	Aggregate	\$5,000	Yes	Ded + 20%	Ded / \$15, \$35, \$60		Yes
HSA 4000/80%	\$4,000	Aggregate	\$5,000	Yes	Ded + 20%	Ded / \$15, \$35, \$60		Yes

Glossary of Terms

Aggregate deductible: The total family deductible must be met prior to benefits being paid. The deductible can be satisfied by one or multiple persons.

Brand-name drug: A drug protected by a patent.

Coinsurance: The cost-sharing percentage that an individual must pay after the deductible amount has been met.

Copayment (Copay): A fixed dollar amount an individual pays for specific services covered by his or her health plan. The health plan pays the rest.

Deductible: The fixed dollar amount individuals must pay from their own funds for covered medical services before insurance coverage begins. Deductible typically calculates Jan. 1 to Dec. 31.

Embedded Aggregate: Each covered family member only needs to satisfy his or her Individual Deductible and/or Out-of-Pocket Maximum, not the entire Family Deductible and/or Out-of-Pocket Maximum.

Embedded Deductible: Benefits will begin to pay when one person meets the single deductible, or when two or more people satisfy the family deductible.

Formulary: The list of brand name and generic drugs covered by a health plan.

Generic drug: A drug that is a chemical and therapeutic equivalent of a brand-name drug where the patent has expired and is usually less expensive.

Health Reimbursement Arrangement (HRA): An employer funded account that provides reimbursement for specific employee and dependent medical expenses. Employees lose dollars when they switch employers. Who qualifies? Any employee that meets an employer's health benefits eligibility criteria and is not enrolled in an HSA.

Health Savings Account (HSA): Combines a qualified high-deductible health plan with a federally tax advantaged savings account, allowing employees to save and pay for routine medical expenses with pre-tax dollars. Employees own their account and unused dollars roll over year after year. Who qualifies? Any individual covered by a qualified high deductible health plan (HDHP) who is not covered by other health insurance, Medicare, or is claimed as a dependent.

High Deductible Health Plan (HDHP): These plans typically offer lower premiums and higher deductibles than a traditional health plan. Participating in a "qualified" HDHP is a requirement for health savings accounts and other tax-advantaged programs.

Mail order/mail service pharmacy: A pharmacy that dispenses a supply of maintenance prescription medications through the mail.

Medicare: A federal health plan that pays for medical services for qualified seniors, disabled persons, and people with end-state renal disease.

True Integrated Family: The Family Deductible and/or Out-of-Pocket Maximum can be met by a combination of family members or by a single individual within the family. There is no individual Deductible and/or Out-of-Pocket Maximum to satisfy within the Family Deductible and/or Out-of-Pocket Maximum.

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HSA Maximum Amounts									
	2012	2011	2010	2009	2008	2007	2006	2005	2004
Minimum Deductible Amount									
Individual	\$1,200	\$1,200	\$1,200	\$1,150	\$1,100	\$1,100	\$1,050	\$1,000	\$1,000
Family	\$2,400	\$2,400	\$2,400	\$2,300	\$2,200	\$2,200	\$2,100	\$2,000	\$2,000
Individual "Embedded" Deductible*	\$2,400*	\$2,400*	\$2,400*	\$2,300*	\$2,200*	\$2,200*	\$2,100*	\$2,000*	\$2,000*
Maximum Out-Of-Pocket Amount									
Individual	\$6,050	\$5,950	\$5,950	\$5,800	\$5,600	\$5,500	\$5,250	\$5,100	\$5,000
Family	\$12,100	\$11,900	\$11,900	\$11,600	\$11,200	\$11,000	\$10,500	\$10,200	\$10,000
HSA Statutory Contribution Maximum									
Individual	\$3,100	\$3,050	\$3,050	\$3,000	\$2,900	\$2,850	\$2,700**	\$2,650**	\$2,600**
Family	\$6,250	\$6,150	\$6,150	\$5,950	\$5,800	\$5,650	\$5,450**	\$5,250**	\$5,150**
Catch-Up Contributions									
(For individuals 55 or older until enrolled in Medicare)	\$1,000	\$1,000	\$1,000	\$1,000	\$900	\$800	\$700	\$600	\$500

* If offering a Traditional/Embedded style deductible- For an HDHP to be HSA compliant, IRS regulations require that the "embedded" individual deductible amount must be **equal to or greater** than the minimum family deductible limit defined by IRS each year.

**For tax years prior to 2007, annual contribution maximum was limited to the lesser of the HDHP deductible and the statutory contribution amount.

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