

M E R I C A N A D M I N I S T R A T O R S

High Deductible Health Plans

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- HSA Qualified Plan
- HRA Plans
- Split-Funded Plans



High Deductible Health Plan

(HSA Qualified Plan)



- No Office Co-Pay
- No Rx Co-Pay
- Allows Preventive Care at 100%
- Deductible: Single or Family Contract

2009 Deductible	Single:	\$1,150 - \$3,000
	Family:	\$2,300 - \$5,950
2009 Out-of-Pocket	Single:	\$5,800
	Family:	\$11,600

High Deductible Health Plan (Non-HSA Qualified)

- Maintain Office Co-Pays
- Maintain Rx Co-Pays
- Reduces Premium Costs
- Shifts Risk to Employee



Health Reimbursement Arrangements (HRA)

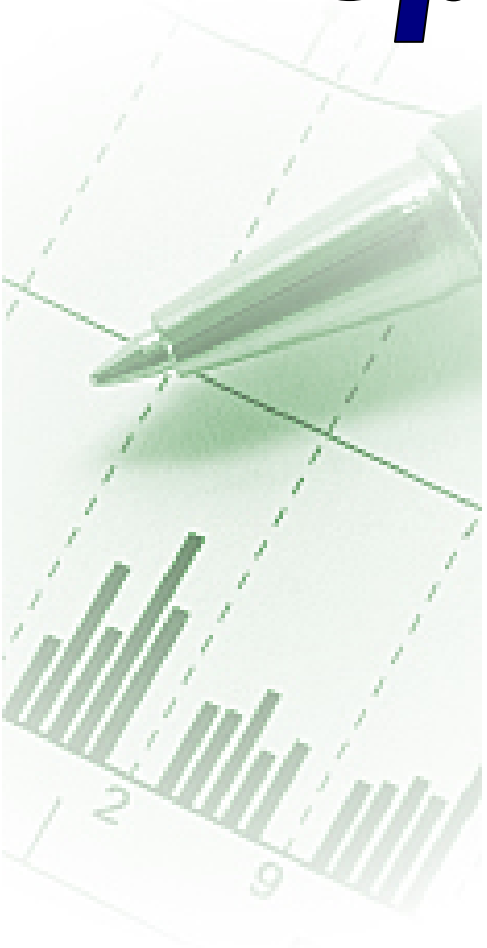


- Employer Funded
- Funded Amounts Offset the Employee's Increased Risk
- TPA Issues Reimbursements after Carrier has Processed Claim

HRA Plan Analysis

	Current Plan	HDHP Plan
Deductible	\$250/\$500	\$1,000/\$2,000
Out-of-Pocket	\$5,000/\$5,000	\$5,000/\$5,000
Premium	\$640,440	\$578,988
Premium Reduction		\$61,452
HRA Pool		\$46,500
Single @ \$500		
Family @ \$1,000		
Minimum Savings		\$14,952

Split-Funded Plans

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- Maintain Fully-Insured Plan with same Carrier
 - HDHP Reduces the Premium Paid by the Employer
 - Employee Continues to Share in Medical Expenses
 - Provides same coverage the employee had prior to purchasing the HDHP
 - TPA Administers the Split-Funded Plan with data from fully-insured carrier

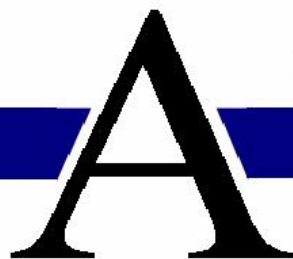


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Split-Funded Plan Analysis

	Current Plan	HDHP Plan
Deductible	\$1,000/\$2,000	\$2,850/\$5,650
Out-of-Pocket	\$3,000/\$4,000	\$5,700/\$7,800
Premium	\$484,368	\$318,528
Split-Funded Claims		\$35,640
TPA Administration		\$4,000
Carrier Data File		\$550
	\$484,368	\$358,718
Projected Savings		\$125,650

High Deductible Health Plan Administration



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