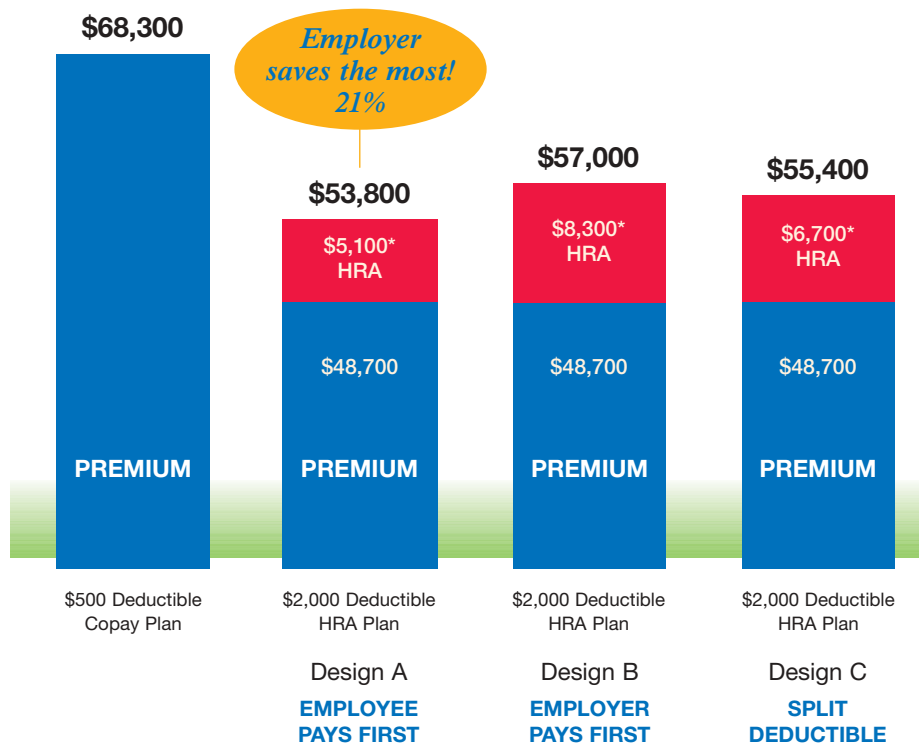




Solid partners, flexible solutions®

HRA Total Cost Comparison Example

See how much a small group can save by switching from a low deductible copay plan to a high deductible plan with an HRA.



The employer must add HRA reimbursements and premium to determine the total cost.

The HRA plan design can affect the total amount of HRA reimbursements as shown in the red section of the bars. Actual reimbursements are also affected by the medical costs of those insured.

A healthy group typically requires fewer reimbursements – the employer saves more!

Employer HRA reimbursement figures used in the example are based on national claim cost distribution and group size. The annual premium is based on an example using a 15-person group with a mix of single and family PPO coverages in Illinois, ZIP 60521. Actual premiums will differ based on factors including health status, group size, census and location and are subject to change.

Health insurance coverage is underwritten and issued by Fortis Insurance Company, a Fortis Health member company. Form 28334