

CDHP Example #1 – Mike (Employee Only)

	Claim \$ In-network	Explanation	HRA Balance	Employee Paid
2010 – Year 1		\$1,000 HRA Company Contribution	\$1,000	
Physical	\$500	Pd 100% as Preventive	\$1,000	\$0
Doctor Visit	\$100	Pd 100% from HRA	\$900	\$0
Prescription Drugs	\$500	Pd 100% from HRA	\$400	\$0
Prescription Drugs	\$500	First \$400 pd 100% from HRA, then, \$100 pd by Mike	\$0	\$100
Prescription Drugs	\$500	First \$400 pd 100% by Mike, then pd 80% (\$80), Mike pays 20% (\$20)	\$0	\$20
Prescription Drugs	\$500	Pd 80% (\$400), Mike pays 20% (\$100)	\$0	\$100

CDHP Example #2 - Jim and Sally (Employee + Spouse)

	Claim \$ In-network	Explanation	HRA Balance	Employee Paid
2010 – Year 1		\$1,500 HRA Company Contribution	\$1,500	
Physical (Sally)	\$500	Pd 100% as Preventive	\$1,500	\$0
Doctor Visit (Jim)	\$100	Pd 100% from HRA	\$1,400	\$0
Prescription Drugs (Jim)	\$50	Pd 100% from HRA	\$1,350	\$0
Doctor Visit (Jim)	\$350	Pd 100% from HRA	\$1,000	\$0
2011 – Year 2		\$1,500 HRA Company Contribution	\$2,500	
Physical (Sally)	\$500	Pd 100% as Preventive	\$2,500	\$0
Physical (Jim)	\$500	Pd 100% as Preventive	\$2,500	\$0
Surgery (Sally)	\$5,000 -\$1,500 \$3,500 -\$750 \$2,750 -\$2,200 \$550	First \$1,500 paid 100% from HRA The next \$750 is the “member responsibility”(because there are HRA dollars available, this amount is paid 100% from the HRA) The remaining \$2,750 is paid at 80% (\$2,200), you are responsible for 20% (\$550) (because there are HRA dollars available, \$250 is paid 100% from the HRA and you pay \$300 out-of-pocket)	\$1,000 \$250 \$0	\$0 \$0 \$300
Doctor Visit (Jim)	\$150	Pd 80% (\$120), you pay 20% (\$30)	\$0	\$30
Emergency Room (Jim)	\$1,000	Pd 80% up to annual out-of-pocket maximum then 100% (\$830), you pay 20% up to OOP max (\$170) <u>Out-of-pocket maximum = \$3,000</u> \$1,500 - HRA amount \$750 - member responsibility (paid from available HRA) \$750 - coinsurance (\$250 paid from available HRA plus \$500 coinsurance)	\$0	\$170
Prescription Drug	\$50	Pd 100% since out-of-pocket maximum is met for the year		\$0

CDHP Example #3 – Beth, Bob and the Kids (Employee + Family)

	Claim \$ In-network	Explanation	HRA Balance	Employee Paid
2010 – Year 1		\$2,000 HRA Company Contribution	\$2,000	
Physical (Beth)	\$500	Pd 100% as Preventive	\$2,000	\$0
Doctor Visit (Suzy)	\$100	Pd 100% from HRA	\$1,900	\$0
Prescription (Suzy)	\$50	Pd 100% from HRA	\$1,850	\$0
Doctor Visit (Bob)	\$350	Pd 100% from HRA	\$1,500	\$0
Doctor Visit (Zoe)	\$100	Pd 100% from HRA	\$1,400	\$0
Prescription (Zoe)	\$25	Pd 100% from HRA	\$1,375	\$0
Doctor Visit (Tim)	\$100	Pd 100% from HRA	\$1,275	\$0
Physical (Bob)	\$300	Pd 100% as Preventive	\$1,275	\$0
Doctor Visit (Beth)	\$275	Pd 100% from HRA	\$1,000	\$0
2011 – Year 2		\$2,000 HRA Company Contribution	\$3,000	
Physical (Beth)	\$500	Pd 100% as Preventive	\$2,500	\$0
Physical (Bob)	\$500	Pd 100% as Preventive	\$2,500	\$0
Surgery (Bob)	\$5,000 <u>-2,000</u> \$3,000 <u>-250</u> \$2,750 <u>-2,200</u> \$550	<p>First \$2,000 paid 100% from HRA</p> <p>The next \$1,000 is the “member responsibility”(because there are HRA dollars available, the first \$250 is paid at 100% from the HRA)</p> <p>The remaining \$2,750 is paid at 80% (\$2,200), you are responsible for 20% (\$550)</p>	\$500 \$250 \$0	\$0 \$0 \$550
Doctor Visit (Tim)	\$150	Pd 80% (\$120), you pay 20% (\$30)	\$0	\$30
Emergency Visit (Zoe)	\$2,000	Pd 80% (\$1,600), you pay 20% up to OOP max (\$400)	\$0	\$400
Prescription (Zoe)	\$100	Pd 80% (\$80); you pay 20% (\$20)	\$0	\$20
Doctor Visit (Tim)	\$300	<p>Pd 80% up to out-of-pocket max then 100% (\$250), you pay \$50</p> <p><u>Out-of-pocket maximum = \$4,000</u> \$2,000 - HRA amount \$1,000 - member responsibility (\$250 paid from available HRA) \$1,000- coinsurance</p>	\$0	\$50