

CHOOSING A MEDICAL PLAN

Which medical plan is right for you?

Consider what's coming out of your paycheck. Look how much you could save on payroll deductions if you choose the HRA plan instead of the Copay plan.

| | Payroll deductions (per month) | | | | YOU SAVE | | |
|-----------------------|--------------------------------|--------------|----------|--------------|-----------|--------------|------------|
| | Copay plan | | HRA plan | | Per month | | Per year |
| | County | Board of Ed. | County | Board of Ed. | County | Board of Ed. | |
| Employee | \$56.65 | \$67.98 | \$0 | \$0 | \$56.65 | \$67.98 | \$679.80 |
| Employee + spouse | \$178.46 | \$214.15 | \$34.52 | \$41.42 | \$143.94 | \$172.73 | \$1,727.28 |
| Employee + child(ren) | \$157.21 | \$188.65 | \$22.81 | \$27.37 | \$134.40 | \$161.28 | \$1,612.80 |
| Family | \$246.44 | \$295.73 | \$59.58 | \$71.50 | \$186.86 | \$224.23 | \$2,242.32 |

When you choose family coverage in the HRA plan, you save more than \$2,000/year on premiums!

Don't forget the County's HRA contribution. When you choose the HRA plan, the County gives you tax-free money annually, called HRA contributions. This money gives you a boost toward meeting your deductible.

| | Annual savings on payroll deductions* | | County's annual HRA contribution** | | AVAILABLE MONEY |
|-----------------------|---------------------------------------|---|------------------------------------|---|-----------------|
| Employee | \$679.80 | + | \$750 | = | \$1,429.80 |
| Employee + spouse | \$1,727.28 | + | \$1,500 | = | \$3,227.28 |
| Employee + child(ren) | \$1,612.80 | + | \$1,500 | = | \$3,112.80 |
| Family | \$2,242.32 | + | \$1,500 | = | \$3,742.32 |

A good idea: Choosing to set aside your premium savings in a regular savings account will help ensure you have money available to pay out-of-pocket expenses if you use all your County-provided HRA funds during the year.

This amount can be used to satisfy your deductible.

* If you choose the HRA plan instead of the Copay plan.

** Money actually resides in your HRA and may only be used for eligible healthcare expenses.

Need more help?

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