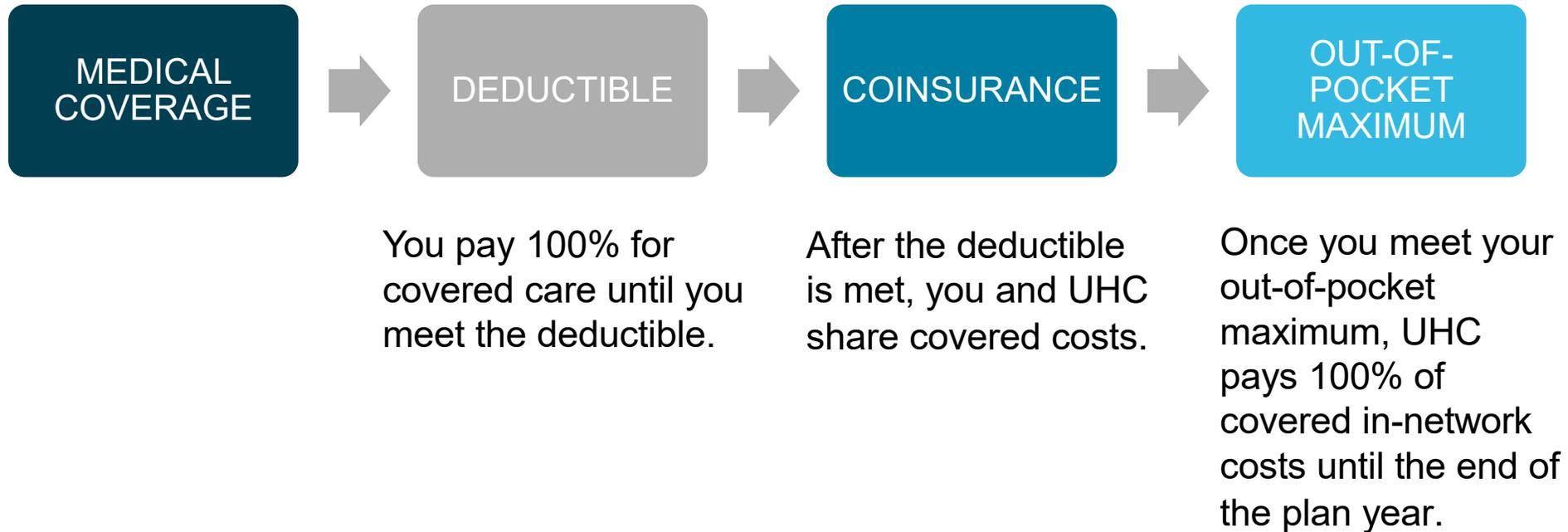


Rimini Street[®]

UNDERSTANDING HDHP vs. PPO PLANS



How High-Deductible Health Plans (HDHP) Work



Additional Benefit of HDHPs

HDHPs pair with Health Savings Accounts (HSAs) to offset out-of-pocket costs and give you tax-free savings—something traditional PPOs don't offer.

Understanding Your Deductible

Plan Features	United Healthcare PPO 250	United Healthcare PPO 1500	United Healthcare HDHP HSA
	In-Network	In-Network	In-Network
Calendar Year Deductible Individual / Family	\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Calendar Year Out of Pocket Maximum Individual / Family	\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Rimini Street Annual HSA Contribution Individual / Family	n/a	n/a	\$1,500 / \$2,500
Deductible applies to:	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Must meet deductible before the plan pays 80% and you pay 20% for services
Coinsurance Paid by Employee:	Copays or 20%	Copays or 20%	20% after deductible is met

Things to know:

- Each UHC plan has an embedded calendar year deductible.
- Embedded Deductible means if you are enrolled as an employee with one or more dependents no one family member will have to pay more than the individual deductible amount.
- Both the PPO 250 and PPO 1500 have deductibles that only apply to certain services. (advanced imaging, hospitalizations, etc)
- The HDHP HSA plan requires you to pay 100% for all services including prescription drugs until the deductible has been met.

Understanding Your Out-of-Pocket Maximum

Plan Features	United Healthcare PPO 250	United Healthcare PPO 1500	United Healthcare HDHP HSA
	In-Network	In-Network	In-Network
Calendar Year Deductible Individual / Family	\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Calendar Year Out of Pocket Maximum Individual / Family	\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Rimini Street Annual HSA Contribution Individual / Family	n/a	n/a	\$1,500 / \$2,500
Deductible applies to:	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Must meet deductible before the plan pays 80% and you pay 20% for services
Coinsurance Paid by Employee:	Copays or 20%	Copays or 20%	20% after deductible is met

You do have out of network coverage however you will pay more out of pocket for covered services, treatments and supplies.

Things to know:

- Your out-of-pocket expenses for covered services, deductibles and prescription drugs all go towards your out-of-pocket maximum.
- Each UHC plan also have an embedded out-of-pocket maximum. This protects you financial in the event of high utilization or expensive healthcare or prescription drug costs.
- Embedded out-of-pocket maximum means if you are enrolled as an employee with one or more dependents no one family member will have to pay more than the individual out-of-pocket amount.

Understanding How the HSA Can Reduce Your Expenses

Plan Features	United Healthcare PPO 250	United Healthcare PPO 1500	United Healthcare HDHP HSA
	In-Network	In-Network	In-Network
Calendar Year Deductible Individual / Family	\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Calendar Year Out of Pocket Maximum Individual / Family	\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Rimini Street Annual HSA Contribution Individual / Family	n/a	n/a	\$1,500 / \$2,500
Deductible applies to:	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Emergency transportation / Advanced imaging / Outpatient Surgery / Hospitalizations / Supplies	Must meet deductible before the plan pays 80% and you pay 20% for services
Coinsurance Paid by Employee:	Copays or 20%	Copays or 20%	20% after deductible is met

You do have out of network coverage however you will pay more out of pocket for covered services, treatments and supplies.

Things to know:

- If you are enrolled in the United Healthcare HDHP HSA plan Rimini Street will contribute to your Health Savings Account.
- If you enroll in the HDHP HSA plan as an employee only you will receive \$1,500 and \$2,500 if you enroll as an employee with one more dependents.
- You can also contribute to your HSA account through payroll contributions on a pre-tax basis which will reduce your taxable income.
- You can use the funds in your HSA to pay for out-of-pocket expenses you incur for medical, dental and vision.

Medical Case Study – Employee Only Coverage



Joe Singleton

Here are some facts about Joe:

- 30 years old
- Single
- Physically active
- Cost-conscious

Which plan will work best for Joe?

Medical Case Study – Employee Only Coverage

100% Rimini Paid Premium



		UHC PPO 250	UHC PPO 1500	UHC HDHP w/HSA
RIMINI'S HSA Contribution		N/A	N/A	\$1,500
Deductible		\$250	\$1,500	\$3,400
Coinsurance		20%	20%	20%
Out of Pocket Maximum		\$2,250	\$4,500	\$7,000
Total Expenses:				
• Preventive Care Visit	\$200	\$0	\$0	\$0
• Office Visit	\$150	\$20	\$15	\$150
Rimini's HSA Contribution to Reduce Costs		\$0	\$0	\$1,500
Claims Total		\$20	\$15	\$0
Joe Singleton's Annual Paycheck Deduction		\$0 (Paid by Rimini)	\$0 (Paid by Rimini)	\$0 (Paid by Rimini)
Joe Singleton's Total Cost of Health Insurance		\$20	\$15	\$0

Under the HSA 3400 Joe would still have \$1,350 in his HSA account.

Medical Case Study – Employee + Spouse(DP) Coverage



The Anderson's

Here are some facts about The Anderson's:

- Employee and spouse are 56 years of age
- Employee is taking maintenance medication
- Wife needs knee surgery
- Provider-conscious

Which plan will work best for the Anderson's?



Medical Case Study – Employee + Spouse(DP) Coverage

		UHC PPO 250	UHC PPO 1500	UHC HDHP w/HSA
RIMINI'S HSA Contribution		N/A	N/A	\$2,500
Deductible		\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Coinsurance		20%	20%	20%
Out of Pocket Maximum		\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Total Expenses:				
• Hospital Expenses (knee surgery)	\$49,500	\$250 ind. in family ded \$2,000 (20% coinsurance) (Would be \$9,850 but met OOP max)	\$1,500 ind. in family ded \$3,000 (20% coinsurance) (Would be \$9,600 but met OOP max)	\$3,400 ind. in family ded \$100 (20% coinsurance) (Would be \$9,220 but met OOP max)
• Prescription (Lipitor)	\$112/month	\$420 (\$35 copay/month)	\$360 (\$30 copay/month)	\$1,344 (\$112 per month) (goes towards remaining family ded)
• Office Visit (2)	\$150/each	\$40 (\$20 copay)	\$30 (\$15 copay)	\$300 (\$150 each) (goes towards remaining family ded)
Claims Subtotal		\$2,710	\$4,890	\$5,144
Rimini's HSA Contribution to Reduce Costs		N/A	N/A	\$2,500
Claims Total		\$2,710	\$4,890	\$2,644
Annual Paycheck Deduction		\$9,749	\$7,085	\$4,940
Total Cost of Health Insurance		\$12,459	\$11,975	\$7,584

Evaluate your risk tolerance under a HDHP because you pay 100% of the claims up front vs higher payroll deductions and copayments at time of service

Medical Case Study – Family Coverage



The Lee Family

Here are some facts about the Lee family:

- Wife is pregnant
- Son needs stitches
- Ease-conscious

Which plan will work best for the Lee family?



Medical Case Study – Family Coverage

		UHC PPO 250	UHC PPO 1500	UHC HDHP w/HSA
RIMINI'S HSA Contribution		N/A	N/A	\$2,500
Deductible		\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Coinsurance		20%	20%	20%
Out of Pocket Maximum		\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Total Expenses:				
• Hospital Expenses (birth)	\$20,262	\$250 ind. in family ded \$2,000 (20% coinsurance) (Would be \$4,002 but met OOP max)	\$1,500 ind. in family ded \$3,000 (20% coinsurance) (Would be \$3,752 but met OOP max)	\$3,400 ind. in family ded \$100 (20% coinsurance) (Would be \$3,372 but met OOP max)
• Outpatient Surgery (stitches)	\$1,963	\$250 remaining family ded \$343 (20% coinsurance)	\$1,500 remaining family ded \$93 (20% coinsurance)	\$1,963 towards remaining family ded
• Prescription (stitches)	\$120	\$10 copay	\$5 copay	\$120 towards remaining family ded
• Office Visit (2)	\$150/each	\$40 (\$20 copay)	\$30 (\$15 copay)	\$300 (\$150 each) (goes towards remaining family ded)
Claims Subtotal		\$2,893	\$6,128	\$5,883
Rimini's HSA Contribution to Reduce Costs		N/A	N/A	\$2,500
Claims Total		\$2,893	\$6,128	\$3,383
Employee + Spouse (DP) Net Cost		\$2,893 (one person met OOP max)	\$6,128 (one person met OOP max)	\$3,383 (one person met OOP max)
Annual Paycheck Deduction		\$17,287	\$13,456	\$10,259
Total Cost of Health Insurance		\$20,180	\$19,584	\$13,642

Medical Case Study #2 – Family Coverage



The Benson's Family

Here are some facts about the Benson's family:

- Son has an emergency room visit
- Son needs stitches (separate appointment)
- Ease-conscious

Which plan will work best for the Benson's family?



Medical Case Study #2 – Family Coverage

		UHC PPO 250	UHC PPO 1500	UHC HDHP w/HSA
RIMINI'S HSA Contribution		N/A	N/A	\$2,500
Deductible		\$250 / \$500	\$1,500 / \$3,000	\$3,400 / \$6,000
Coinsurance		20%	20%	20%
Out of Pocket Maximum		\$2,250 / \$4,500	\$4,500 / \$9,000	\$3,500 / \$7,000
Total Expenses:				
• Emergency Room (2)	\$2,000/each	\$250 ind. in family ded \$750 (20% coinsurance)	\$1,500 ind. in family ded \$100 (20% coinsurance)	\$3,400 ind. in family ded \$100 (20% coinsurance) (would be \$120 but met OOP max)
• Outpatient Surgery (stitches)	\$1,963	\$393 (20% coinsurance)	\$393 (20% coinsurance)	\$0 (met OOP max)
• Prescription (stitches)	\$120	\$10 copay	\$5 copay	\$0 met OOP max
• Office Visit	\$150	\$20 copay	\$15 copay	\$150 towards remaining family ded
Claims Subtotal		\$1,423	\$2,013	\$3,650
Rimini's HSA Contribution to Reduce Costs		N/A	N/A	\$2,500
Claims Total		\$1,423	\$2,013	\$1,150
Employee + Spouse (DP) Net Cost		\$1,423	\$2,013	\$1,150 (one person met OOP max)
Annual Paycheck Deduction		\$17,287	\$13,456	\$10,259
Total Cost of Health Insurance		\$18,710	\$15,469	\$11,409

