

The chart below demonstrates the differences in payroll deductions for the two available medical plans.

- Both plans use the same UHC network and cover the same conditions.
- Advantage (copay) plan has copays for some services, including Rx, but has a higher maximum out of pocket (MOOP).
- HDP participants pay 100% of the UHC contracted rates up to the deductible, and then a 10% coinsurance up to the (MOOP).
- HDP plan comes with an HSA (health savings account) to cover out of pocket expenses; the county contributes to this account.

Tier Selection	Advantage Employee Contribution	HDP Employee Contribution	+ HSA County Contribution (credit)	HDP PR deductions + HSA Credit = HDP payroll savings when compared to the Advantage Plan
Single	\$44.03	\$30.00	+ \$25 PP \$600 PY	\$39.03 Per Pay \$936.72 Per Year
EE + Spouse	\$135.60	\$98.96	+ \$50 PP \$1,200 PY	\$86.64 Per Pay \$2,079.36 Per Year
EE + Children	\$109.68	\$79.14	+ \$50 PP \$1,200 PY	\$80.54 Per Pay \$1,932.96 Per Year
Family	\$196.98	\$141.57	+ \$50 PP \$1,200 PY	\$105.41 Per Pay \$2,529.84 Per Year

IMPORTANT INFORMATION FOR MEDICARE ENROLLEES:

People enrolled in any Medicare Plans cannot have an active HSA. Therefore, employees currently enrolled in Medicare or who will enroll at some point in 2021, are strongly advised not to enroll in the medical HDP for 2021.