

Licensed Employees

Licensed Employee* Full Time - Single Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2021 HRA Funding by Employer	2021 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Single	Platinum	\$2,800	\$2,100	NA	\$700	\$889.59	\$10,675.08	\$7,644.67	\$3,030.41	\$151.52	\$3,730.41
Single	Gold	\$3,100	\$2,100	NA	\$1,000	\$868.05	\$10,416.60	\$7,644.67	\$2,771.93	\$138.60	\$3,771.93
Single	Gold CDHP	\$2,500	\$2,100	NA	\$400	\$796.32	\$9,555.84	\$7,644.67	\$1,911.17	\$95.56	\$2,311.17
Single	Silver CDHP	\$4,000	\$2,100	\$2,100	\$1,900	\$754.38	\$9,052.56	\$7,242.05	\$1,810.51	\$90.53	\$3,710.51

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Licensed Employee* Full Time - Two-Person Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2021 HRA Funding by Employer	2021 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Two Person	Platinum	\$5,600	\$4,200	NA	\$1,400	\$1,779.18	\$21,350.16	\$14,357.18	\$6,992.98	\$349.65	\$8,392.98
Two Person	Gold	\$6,200	\$4,200	NA	\$2,000	\$1,736.09	\$20,833.08	\$14,357.18	\$6,475.90	\$323.80	\$8,475.90
Two Person	Gold CDHP	\$5,000	\$4,200	NA	\$800	\$1,495.54	\$17,946.48	\$14,357.18	\$3,589.30	\$179.46	\$4,389.30
Two Person	Silver CDHP	\$8,000	\$4,200	\$4,200	\$3,800	\$1,508.77	\$18,105.24	\$14,484.19	\$3,621.05	\$181.05	\$7,421.05

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.

Licensed Employee* Full Time - Parent/Child(ren) Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2021 HRA Funding by Employer	2021 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Parent/Child(ren)	Platinum	\$5,600	\$4,200	NA	\$1,400	\$1,487.53	\$17,850.36	\$11,819.04	\$6,031.32	\$301.57	\$7,431.32
Parent/Child(ren)	Gold	\$6,200	\$4,200	NA	\$2,000	\$1,452.73	\$17,432.76	\$11,819.04	\$5,613.72	\$280.69	\$7,613.72
Parent/Child(ren)	Gold CDHP	\$5,000	\$4,200	NA	\$800	\$1,231.15	\$14,773.80	\$11,819.04	\$2,954.76	\$147.74	\$3,754.76
Parent/Child(ren)	Silver CDHP	\$8,000	\$4,200	\$4,200	\$3,800	\$1,271.68	\$15,260.16	\$12,208.13	\$3,052.03	\$152.60	\$6,852.03

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Licensed Employee* Full Time - Family Policy	Plan	Employee Out-of-Pocket Maximum by Plan	2021 HRA Funding by Employer	2021 HSA** Funding by Employer	Annual Out-of-Pocket Exposure for Employee After HRA/HSA**	Total Monthly Premium	Total Annual Premium	Annual Employer Premium Share	Annual Employee Premium Share	Employee Cost per 20 Paychecks	Total Employee Annual Premium & Out-of-Pocket Exposure
Family	Platinum	\$5,600	\$4,200	NA	\$1,400	\$2,516.63	\$30,199.56	\$21,175.97	\$9,023.59	\$451.18	\$10,423.59
Family	Gold	\$6,200	\$4,200	NA	\$2,000	\$2,457.21	\$29,486.52	\$21,175.97	\$8,310.55	\$415.53	\$10,310.55
Family	Gold CDHP	\$5,000	\$4,200	NA	\$800	\$2,205.83	\$26,469.96	\$21,175.97	\$5,293.99	\$264.70	\$6,093.99
Family	Silver CDHP	\$8,000	\$4,200	\$4,200	\$3,800	\$2,146.73	\$25,760.76	\$20,608.61	\$5,152.15	\$257.61	\$8,952.15

**HSA only available on Silver Plan

Employer premium contributions for the Platinum and Gold Plans are identical to the employer premium contribution to the Gold CDHP.