# Mount Holly, NJ Employer

Medical Comparison - 60 Enrolled Employees

| Benefits | Horizon (LOW) Omnia H S A Tier 1 | Horizon (LOW) Omnia H S A Tier 2 | Horizon (HIGH) EPO In Network | Amerihealth EPO - H S A In Network |
|---|---|---|---|---|
| **Prescription Drugs** | | | | |
| Drug Card | $10/25/50 | | $10/25/50 | $0 |
| **Cost Share** | | | | |
| Individual/Family Deductible | $0 | $0 | $0 | $0 |
| Individual/Family MOOP | $2,500/$5,000 | $4,500/$9,000 | $4,000/$8,000 | $2,500/$5,000 |
| Co-Insurance Percentage | 20% | 40% | 30% | 0% |
| **Office Visits** | | | | |
| Primary Care | $15 | $30 | $20 | $0 |
| Specialist Care | $25 | $50 | $40 | $0 |
| **Tests** | | | | |
| Diagnostic Labs | 0% | 0% | $0 | $0 |
| Diagnostic X-Ray | 0% | 0% | $0 | $0 |
| Imaging: MRI/PET/CT Scan | 0% | 0% | $0 | $0 |
| **In-Patient Services** | | | | |
| Hospital | 20% After Ded | 40% After DED | 30% After Ded | $0 |
| Mental Health | 20% After Ded | 40% After DED | 30% After Ded | $0 |
| **Out-Patient Services** | | | | |
| Hospital | 20% After Ded | 40% After DED | 30% After Ded | $0 |
| Mental Health | $25 | $50 | $40 | $0 |
| **Emergency Care** | | | | |
| Emergency Care | $100 + 20% After D | $100 +40% After D | $100 + 30% After Ded | $0 |
| Urgent Care | $20 After Ded | $50 After Ded | $40 | $0 |
| | **Rates** | | **Rates** | **Rates** |
| Single | 13 **$656.75** | | 13 **$671.73** | 26 **$447.00** |
| Husband/Wife | 0 **$1,306.40** | | 3 **$1,337.43** | 3 **$1,067.71** |
| Parent Children | 5 **$1,030.35** | | 8 **$1,054.51** | 13 **$877.53** |
| Family | 7 **$1,765.49** | | 11 **$1,807.35** | 18 **$1,581.24** |
| | 25 | | 35 | 60 |
| **Monthly** | **$26,047.93** | | **$41,061.71** | **$54,695.34** |
| **Annual** | **$312,575.16** | | **$492,740.52** | **$656,344.08** |
| **Total Estimated Monthly** | **$67,109.64** | | | **$54,695.34** |
| **Total Estimated Yearly** | **$805,315.68** | | | **$656,344.08** |
| **HRA/H S A Fund** | **$68,000.00** | | | **$117,500.00** |
| **Total** | **$873,315.68** | | | **$773,844.08** |
| **HRA Admin Cost** | | | | *$6,050.00* |
| **Est Increase/Savings** | | | | **-$93,421.60** |
| **Est Increase/Savings** | | | | **-11%** |