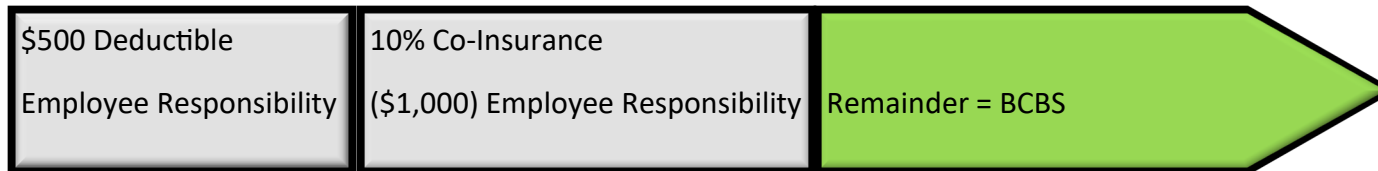


# Illinois College

## Illustrations of Health Insurance Options for 2020

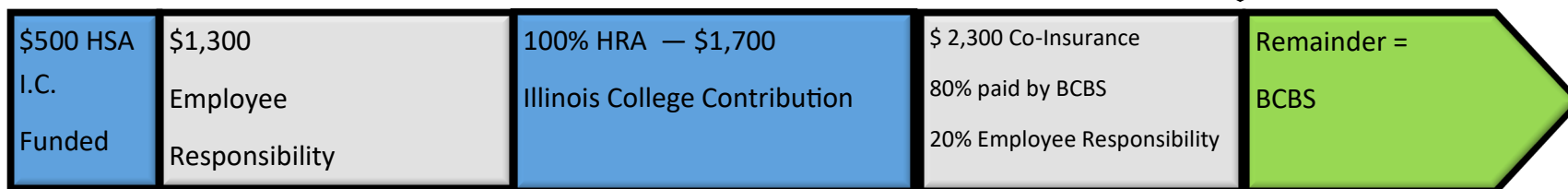
Employee Only : **Premium Plan**

↓ \$1500 Max Out of Pocket



Employee Only : **Core Plan—HSA**

↓ \$3,500 Deductible      ↓ \$5,800 Max Out of Pocket



Employee Only : **Base Plan—HSA**

↓ \$6,000 Deductible AND Max Out of Pocket



### Definitions:

HRA = Health Reimbursement Account. Funds offered by Illinois College to pay for medical expenses. This money is retained by Illinois College if not used.

HSA = Health Savings Account. Funds are contributed into an employees bank account. These funds are retained by the Employee if not used.

**Notes** - Premium Plan ... Family Deductible = \$1,500 (2 individuals) Family Out of Pocket Max = \$4,500

Core Plan ... Family Deductible = \$7,000 (2 individuals). Family Out of Pocket Max = \$7,350

Base Plan ... Family Deductible = \$12,000 (2 individuals). Family Out of Pocket Max = \$12,000