



CEWW Consortium

Platinum Plan 1 and

Platinum Plan 2 Comparison

What is an HRA?

- Employer funded “Gap” Coverage
- Pays the difference related to deductibles, prescription drugs, co-pays, and co-insurance for employees and their dependents

Plan 1		Out of Pocket	Plan 2 with HRA		Plan B	HRA Pays	Out of Pocket
Deductible	Individual	\$50	Deductible	Individual	\$250	\$200	\$50
Deductible	Family	\$125	Deductible	Family	\$750	\$625	\$125
Co-Insurance	Individual	\$400	Co-Insurance	Individual	\$500	\$100	\$400
Co-Insurance	Family	\$400	Co-Insurance	Family	\$1,500	\$1,100	\$400
Prescription Pharm (30 Day)	Tiers T1/T2/T3	Deductible 20%	Prescription Pharm (30 Day)	Tiers T1/T2/T3	No Deductible \$5/\$15/\$30	-	\$5/\$15/\$30
Mail Order (90 Day)	T1/T2/T3	\$8	Mail Order (90 Day)	T1/T2/T3	\$10/\$30/\$60	-	\$10/\$30/\$60
Prescription HRA ensures max \$350/\$1,000 out of pocket							

Plans include debit cards when coupled with a Flexible Spending Account!

The Preferred Group processes claim and pays all reimbursements out of HRA and/or FSA directly to Employee.

HRA reimbursement are based only on EOB documentation provided by the Insurance Carrier.

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