

Health Plan Overview

Overview

This document provides a comprehensive overview of the health plan options available to you. It details the various plan types, including self-insured and fully insured options, and outlines the key features, benefits, and costs associated with each. Please review this information carefully to understand your options and make an informed decision about your health coverage.

Plan Type	Annual Premium	Monthly Premium
Self-Insured Retention (SIR) Plan	\$12,000	\$1,000
Self-Insured Retention (SIR) Plan with Stop-Loss	\$15,000	\$1,250
OPTIONAL ADD-ONS (Annual Premium)		
1. Accident and Sickness Indemnity	\$500	\$42
2. Hospital Indemnity	\$300	\$25
3. Short-Term Disability Benefit	\$1,000	\$83
4. Critical Illness Insurance (CI)	\$2,000	\$167
5. Long-Term Disability Insurance (LTDI)	\$3,000	\$250
6. Voluntary Employee Beneficiary Association (VEBA)	\$1,500	\$125
7. Health Reimbursement Arrangement (HRA)	\$2,500	\$208
8. Flexible Spending Account (FSA)	\$1,000	\$83
9. Health Savings Account (HSA)	\$1,500	\$125
10. Voluntary Employee Beneficiary Association (VEBA)	\$1,000	\$83
11. Long-Term Disability Insurance (LTDI)	\$3,000	\$250

Health Plan Overview Chapter 11 Answer Key

Michael Seilmaier



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