



WRAPAROUND

Health Reimbursement Arrangement (HRA)

2025 Silver-Level Marketplace Plan Cost Examples Based on Average Health Care Use

Marketplace Silver Plan* with Wraparound HRA						SERS' Aetna Choice POS II
Premiums for an INDIVIDUAL , age 60.						
Annual Household Income	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	
Monthly Premium	\$12.98	\$48.98	\$153.98	\$282.98	\$422.98	\$354.00**
Out-of-Pocket Estimate	\$1,234	\$1,234	\$2,422	\$2,422	\$2,422	\$1,947
Estimated HRA Reimbursement	-\$1,234	-\$1,234	-\$2,150	-\$2,150	-\$2,150	\$0
Total Yearly Cost***	\$156	\$588	\$2,120	\$3,668	\$5,348	\$6,195



Marketplace Silver Plan* with Wraparound HRA						SERS' Aetna Choice POS II
Premiums for a MARRIED COUPLE , ages 60, 62.						
Annual Household Income	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	
Monthly Premium	\$0.00	\$60.54	\$157.54	\$286.54	\$411.54	\$1,537.00**
Out-of-Pocket Estimate	\$733	\$2,345	\$4,491	\$4,491	\$4,491	\$3,894
Estimated HRA Reimbursement	-\$733	-\$2,150	-\$2,150	-\$2,150	-\$2,150	\$0
Total Yearly Cost***	\$0	\$921	\$4,231	\$5,779	\$7,279	\$22,338



*Based on Silver Classic Standard (Select) from Oscar Health Insurance

**Based on 30 years of service

***Total Yearly Cost = yearly premiums + yearly deductible + copays and coinsurance - HRA reimbursement



Call UMR at 1-888-236-2377 for more information.