

Comparison of VHP Family Plan v. VEHI Gold CDHP

Premium Assumptions:

85/15 ER/EE split on VHP premium

80/20 ER/EE split on Gold CDHP premium

OOP Assumptions:

\$1,200 avg, OOP cost for VHP (\$400/person)

*\$5K OOP **max** for Gold CDHP*

VHP	Employer	Employee
Premium	\$20,223	\$3,569
OOP		\$1,200
Total	\$20,223	\$4,769
Gold CDHP	Employer	Employee
Premium	\$13,915	\$3,479
OOP (HRA/HSA)	\$3,800	\$1,200
Total	\$17,715	\$4,679
Savings	\$2,508	\$90

In addition to \$90 in reduced costs to employees, they have the ability to keep ER HSA contributions if they do not use them.

In 2015, 72% of VEHI members had claims of less than \$4,000.