

## 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*

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

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.