



John is a relatively healthy 25 year old and enrolled in Employee Only coverage. He takes a daily medication to treat gastroesophageal reflux disease. John's annual base salary is \$60,000 – see how both options work for him.

	Plan HRA (Health Reimbursement Account)				Plan HSA (Health Savings Account)			
	Cost of Coverage	Plan Coverage			Cost of Coverage	Plan Coverage		
2018 health plan premium <sup>1</sup> :	\$1,924				\$940			
Premium reduction for completing biometric screening and WBA:	(\$400)				(\$400)			
<b>TOTAL 2018 HEALTH PLAN PREMIUM:</b>	<b>\$1,524</b>	<b>DEDUCTIBLE</b>	<b>OUT-OF-POCKET MAXIMUM</b>		<b>\$540</b>	<b>DEDUCTIBLE</b>	<b>OUT-OF-POCKET MAXIMUM</b>	
		John pays 100% of \$1,000 deductible <sup>2</sup>	John pays 20% coinsurance <sup>2</sup> up to \$3,750 out-of-pocket maximum <sup>1</sup>	After out-of-pocket maximum is met, BNY Mellon covers 100% <sup>2,3</sup>		John pays 100% of \$1,600 deductible <sup>2</sup>	John pays 20% coinsurance <sup>2</sup> up to \$5,500 out-of-pocket maximum <sup>1</sup>	After out-of-pocket max is met, BNY Mellon covers 100% <sup>2,3</sup>
2018 Account contributions <sup>1</sup> :	\$400	<b>\$1,000 HRA</b>			\$400	<b>\$1,000 HSA</b>		
Health account deposits for participating in wellbeing activities:	\$600				\$600			
<b>TOTAL 2018 ACCOUNT:</b>	<b>\$1,000</b>				<b>\$1,000</b>			

PAYING FOR CARE <sup>2</sup>	From the HRA, John pays...	Out-of-pocket, John pays...	BNY Mellon pays...	From the HSA, John pays...	Out-of-pocket, John pays...	BNY Mellon pays...
<b>1/1:</b> John purchases 90-day mail order Omeprazole (non-preventive, generic) – <b>\$30</b>	<b>\$25</b> generic mail order copay counts towards the out-of-pocket maximum <b>\$975 HRA</b>	<b>\$0</b>	the remaining <b>\$5</b>	<b>\$30</b> toward the \$1,600 deductible and the out-of-pocket maximum <b>\$970 HSA</b>	<b>\$0</b>	<b>\$0</b>
<b>3/13:</b> John tears his ACL playing hockey. His treatment includes a visit to the ER, an MRI, surgery and physical therapy – <b>\$6,570</b>	<b>\$975</b> toward the \$1,000 deductible and the out of-pocket maximum <b>\$0 HRA</b>	<b>\$1,139</b> (\$25 to meet the \$1,000 deductible and \$1,114 or 20% coinsurance on the remaining \$5,570)	the remaining <b>\$4,456</b> (80% coinsurance, after the deductible)	<b>\$970</b> toward the \$1,600 deductible and the out-of-pocket maximum <b>\$0 HSA</b>	<b>\$1,600</b> (\$600 to meet the \$1,600 deductible and \$1,000 or 20% coinsurance on the remaining \$5,000)	the remaining <b>\$4,000</b> (80% coinsurance, after the deductible)
<b>4/1:</b> John purchases 90-day mail order Omeprazole (non-preventive, generic) – <b>\$30</b>		the <b>\$25</b> generic mail order copay counts towards the out-of-pocket maximum	the remaining <b>\$5</b>		<b>\$6</b> (20% coinsurance)	the remaining <b>\$24</b> (80% coinsurance, after the deductible)
<b>6/10:</b> John gets a Preventive Care Physical – <b>\$150</b>		<b>\$0</b>	<b>\$150</b>		<b>\$0</b>	<b>\$150</b>
<b>7/1:</b> John purchases 90-day mail order Omeprazole (non-preventive, generic) – <b>\$30</b>		the <b>\$25</b> generic mail order copay counts towards the out-of-pocket maximum	the remaining <b>\$5</b>		<b>\$6</b> (20% coinsurance)	the remaining <b>\$24</b> (80% coinsurance, after the deductible)
<b>10/1:</b> John purchases 90-day mail order Omeprazole (non-preventive, generic) – <b>\$30</b>		the <b>\$25</b> generic mail order copay counts towards the out-of-pocket maximum	the remaining <b>\$5</b>		<b>\$6</b> (20% coinsurance)	the remaining <b>\$24</b> (80% coinsurance, after the deductible)
<b>11/28:</b> John gets a Preventive Care Flu Shot – <b>\$15</b>		<b>\$0</b>	<b>\$15</b>		<b>\$0</b>	<b>\$15</b>
<b>For the year, John ...</b>	<b>spent \$3,738 on his total cost of care.</b> <ul style="list-style-type: none"> <li>\$1,524 health plan premium</li> <li>\$1,000 paid from HRA (BNY Mellon-funded)</li> <li>\$1,214 out-of-pocket medical and prescription drug expenses</li> </ul>			<b>spent \$3,158 on his total cost of care.</b> <ul style="list-style-type: none"> <li>\$540 health plan premium</li> <li>\$1,000 paid from HSA (BNY Mellon-funded)</li> <li>\$1,618 out-of-pocket medical and prescription drug expenses (John would have saved money if he had contributed to his HSA and paid for these expenses with pre-tax dollars)</li> </ul>		

<sup>1</sup> Based on salary and preferred carrier premium

<sup>2</sup> In-network only

<sup>3</sup> Includes deductible

**Note:** The people and circumstances depicted in these example are fictional, not actual BNY Mellon employees or plan participants.



Megan and Matt Jones are a relatively healthy couple in their 50s and enrolled in Employee + Spouse coverage. Matt takes a daily medication to treat his chronic thyroid condition. Megan's annual base salary is \$120,000 — see how both options work for them.

	Plan HRA (Health Reimbursement Account)				Plan HSA (Health Savings Account)			
	Cost of Coverage	Plan Coverage			Cost of Coverage	Plan Coverage		
2018 health plan premium <sup>1</sup> :	\$6,344				\$2,936			
Premium reduction for completing biometric screening and WBA:	(\$800)				(\$800)			
		<b>DEDUCTIBLE</b>	<b>OUT-OF-POCKET MAXIMUM</b>			<b>DEDUCTIBLE</b>	<b>OUT-OF-POCKET MAXIMUM</b>	
<b>TOTAL 2018 HEALTH PLAN PREMIUM:</b>	<b>\$5,544</b>	They pay 100% of \$2,000 deductible <sup>2</sup>	They pay 20% coinsurance <sup>2</sup> up to \$9,500 out-of-pocket maximum <sup>1</sup>	After out-of-pocket maximum is met, BNY Mellon covers 100% <sup>2,3</sup>	<b>\$2,136</b>	They pay 100% of \$3,200 deductible <sup>2,4</sup>	They pay 20% coinsurance <sup>2</sup> up to \$12,700 out-of-pocket maximum <sup>1</sup> for the family, but \$6,850 per person	After out-of-pocket max is met, BNY Mellon covers 100% <sup>2,3</sup>
2018 Account contributions <sup>1</sup> :	\$400				\$400			
Health account deposits for participating in wellbeing activities:	\$1,200				\$1,200			
<b>TOTAL 2018 ACCOUNT:</b>	<b>\$1,600</b>				<b>\$1,600</b>			

PAYING FOR CARE <sup>2</sup>	From the HRA, the Joneses pay...	Out-of-pocket, the Joneses pay...	BNY Mellon pays...	From the HSA, the Joneses pay...	Out-of-pocket, the Joneses pay...	BNY Mellon pays...
1/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – <b>\$15</b>	<b>\$15</b> cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum <b>\$1,585 HRA</b>	<b>\$0</b>	<b>\$0</b>	<b>\$15</b> toward the \$3,200 deductible and the out-of-pocket maximum <b>\$1,585 HSA</b>	<b>\$0</b>	<b>\$0</b>
2/17: Megan gets Well Woman Exam, including mammogram – <b>\$300</b>	<b>\$0</b>	<b>\$0</b>	<b>\$300</b>	<b>\$0</b>	<b>\$0</b>	<b>\$300</b>
4/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – <b>\$15</b>	<b>\$15</b> cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum <b>\$1,570 HRA</b>	<b>\$0</b>	<b>\$0</b>	<b>\$15</b> toward the \$3,200 deductible and the out-of-pocket maximum <b>\$1,570 HSA</b>	<b>\$0</b>	<b>\$0</b>
4/11: Matt gets a Preventive Care Physical – <b>\$150</b>	<b>\$0</b>	<b>\$0</b>	<b>\$150</b>	<b>\$0</b>	<b>\$0</b>	<b>\$150</b>
7/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – <b>\$15</b>	<b>\$15</b> cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum <b>\$1,555 HRA</b>	<b>\$0</b>	<b>\$0</b>	<b>\$15</b> toward the \$3,200 deductible and the out-of-pocket maximum <b>\$1,555 HSA</b>	<b>\$0</b>	<b>\$0</b>
10/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – <b>\$15</b>	<b>\$15</b> cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum <b>\$1,540 HRA</b>	<b>\$0</b>	<b>\$0</b>	<b>\$15</b> toward the \$3,200 deductible and the out-of-pocket maximum <b>\$1,540 HSA</b>	<b>\$0</b>	<b>\$0</b>
11/28: Megan and Matt both have age-recommended cancer-screening colonoscopies – <b>\$5,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,000</b>	<b>\$0</b>	<b>\$0</b>	<b>\$5,000</b>

<b>For the year, Megan and Matt...</b>	<b>spent \$5,604 on their total cost of care.</b> <ul style="list-style-type: none"> <li>\$5,544 health plan premium</li> <li>\$60 paid from HRA (BNY Mellon-funded)</li> <li>\$0 out-of-pocket medical and prescription drug expenses</li> </ul>	<b>spent \$2,196 on their total cost of care.</b> <ul style="list-style-type: none"> <li>\$2,136 health plan premium</li> <li>\$60 paid from HSA (BNY Mellon-funded)</li> <li>\$0 out-of-pocket medical and prescription drug expenses</li> </ul>
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<sup>1</sup> Based on salary and preferred carrier premium

<sup>2</sup> In-network only

<sup>3</sup> Includes deductible

<sup>4</sup> Under a true family deductible, if only one family member becomes ill or injured, that person must meet the family deductible (rather than the individual deductible) before the plan reimburses for benefits. In this case, the plan requires satisfaction of a \$3,200 deductible before any coinsurance will be paid.

**Note:** The people and circumstances depicted in these example are fictional, not actual BNY Mellon employees or plan participants.



The Smiths have been a relatively healthy family and are enrolled in Employee + Family coverage, but now Alice has learned that she has breast cancer. Nick's annual base salary is \$60,000 – see how both options work for them.

	Plan HRA (Health Reimbursement Account)				Plan HSA (Health Savings Account)			
	Cost of Coverage	Plan Coverage			Cost of Coverage	Plan Coverage		
2018 health plan premium <sup>1</sup> :	\$6,392	<div>DEDUCTIBLE    OUT-OF-POCKET MAXIMUM</div> <div>They pay 100% of \$2,000 deductible<sup>2</sup>    They pay 20% coinsurance<sup>2</sup> up to \$7,500 out-of-pocket maximum<sup>1</sup>    After out-of-pocket maximum is met, BNY Mellon covers 100%<sup>2,3</sup></div>			\$2,780	<div>DEDUCTIBLE    OUT-OF-POCKET MAXIMUM</div> <div>They pay 100% of \$3,200 deductible<sup>2,4</sup>    They pay 20% coinsurance<sup>2</sup> up to \$11,000 out-of-pocket maximum,<sup>1</sup> for the family, but \$6,850 per person    After out-of-pocket max is met, BNY Mellon covers 100%<sup>2,3</sup></div>		
Premium reduction for completing biometric screening and WBA:	(\$800)				(\$800)			
TOTAL 2018 HEALTH PLAN PREMIUM:	\$5,592				\$1,980			
2018 Account contributions <sup>1</sup> :	\$800	\$2,000 HRA			\$800	\$2,000 HSA		
Health account deposits for participating in wellbeing activities:	\$1,200				\$1,200			
TOTAL 2018 ACCOUNT:	\$2,000				\$2,000			
PAYING FOR CARE <sup>2</sup>		From the HRA, the Smiths pay...	Out-of-pocket, the Smiths pay...	BNY Mellon pays...	From the HSA, the Smiths pay...	Out-of-pocket, the Smiths pay...	BNY Mellon pays...	
1/1: Nick and Alive get annual physicals – \$300		\$0	\$0	\$300	\$0	\$0	\$300	
2/17: Alice gets a mammogram and discovers she has breast cancer. Her treatment includes chemotherapy – \$22,100 (including \$100 mammogram)		\$1,000 toward Alice's \$1,000 individual deductible and \$1,000 toward Alice's coinsurance liability \$0 HRA	\$1,750 toward Alice's coinsurance liability, capped at the \$3,750 individual out-of-pocket maximum	the remaining \$18,350 (\$100 for the mammogram and \$18,250 after Alice hits her individual out-of-pocket maximum)	\$2,000 toward the \$3,200 deductible <sup>4</sup> and the out-of-pocket maximum \$0 HSA	\$4,850 (\$1,200 to meet the \$3,200 deductible and coinsurance of \$3,650. After meeting the deductible, Alice would be responsible for 20% of the remaining \$18,000 until the individual out-of-pocket maximum of \$6,850 is met)	the remaining \$15,250 (80% coinsurance after deductible and \$100 for the mammogram and 100% coinsurance after the individual out-of-pocket maximum)	
4/6: Nick is diagnosed with a bacterial sinus infection. The office visit costs \$150, and amoxicillin (non-preventive, generic) costs \$10			\$150 toward Nick's \$1,000 individual deductible (or the Smith's \$2,000 family deductible) and the \$10 generic retail copay counts towards the out-of-pocket maximum	\$0		\$32 (20% coinsurance)	the remaining \$128 (80% coinsurance, after deductible)	
7/10: Sally, Tim and Joe get Well-Child exams – \$600			\$0	\$600		\$0	\$600	
10/15: Tim is diagnosed with strep throat. The office visit and lab work costs \$180, and amoxicillin (non-preventive, generic) costs \$10			\$180 toward Tim's \$1,000 individual deductible (or the Smith's \$2,000 family deductible) and the \$10 generic retail copay counts towards the out-of-pocket maximum	\$0		\$38 (20% coinsurance)	the remaining \$152 (80% coinsurance, after deductible)	
For the year, the Smiths...		spent \$9,692 on their total cost of care. <ul style="list-style-type: none"><li>\$5,592 health plan premium</li><li>\$2,000 paid from HRA (BNY Mellon-funded)</li><li>\$2,100 out-of-pocket medical and prescription drug expenses</li></ul>			spent \$8,900 on their total cost of care. <ul style="list-style-type: none"><li>\$1,980 health plan premium</li><li>\$2,000 paid from HSA (BNY Mellon-funded)</li><li>\$4,920 out-of-pocket medical and prescription drug expenses (Nick would have saved money if he had contributed to his HSA and paid for these expenses with pre-tax dollars)</li></ul>			

<sup>1</sup> Based on salary and preferred carrier premium

<sup>2</sup> In-network only

<sup>3</sup> Includes deductible

<sup>4</sup> Under a true family deductible, if only one family member becomes ill or injured, that person must meet the family deductible (rather than the individual deductible) before the plan reimburses for benefits. In this case, the plan requires satisfaction of a \$3,200 deductible before any coinsurance will be paid.

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