

## Premium and Claims Savings

### Pelican HRA1000/MedPlus- Employee Premium Savings

COVERAGE TYPE	EMPLOYEE ONLY	EMPLOYEE + SPOUSE	EMPLOYEE + CHILD(ren)	FAMILY
<b>MAGNOLIA LOCAL PLUS</b>				
MONTHLY PREMIUM	\$196.44	\$638.02	\$282.72	\$683.62
<b>PELICAN HRA1000/MedPlus</b>				
MONTHLY PREMIUM	\$145.46	\$472.46	\$209.46	\$506.16
<b>MedPlus (ER paid 100%)</b>	\$0.00	\$0.00	\$0.00	\$0.00
MONTHLY PREMIUM	\$145.46	\$472.46	\$209.46	\$506.16
<b>SAVINGS: PELICAN HRA1000/MedPlus vs MAGNOLIA LOCAL PLUS</b>				
<b>MONTHLY SAVINGS</b>	\$50.98	\$165.56	\$73.26	\$177.46
<b>ANNUAL SAVINGS</b>	<b>\$611.76</b>	<b>\$1,986.72</b>	<b>\$879.12</b>	<b>\$2,129.52</b>

\*\*2022 OGB Plan Year Rates Illustrated Above

EXAMPLE CLAIMS PAYMENT COMPARISONS							
Maternity - Cesarean Delivery							
Service	Billed	Magnolia Local Plus		Pelican HRA 1000 w/ MedPlus			
		Plan	Member	HRA	Plan	MedPlus	Member
Inpatient Hospital Charges - 3 days	\$9,280	\$8,980	\$300	\$1,000	\$5,824	\$2,456	\$0
Physician & Anesthesia Charges	\$2,200	\$1,800	\$400	\$0	\$1,760	\$440	\$0
Maternity Care	\$300	\$210	\$90	\$0	\$240	\$60	\$0
Generic Prescription for Pain	\$30	\$15	\$15	\$0	\$15	\$0	\$15
<b>Total</b>	<b>\$11,810</b>	<b>\$11,005</b>	<b>\$805</b>	<b>\$1,000</b>	<b>\$7,839</b>	<b>\$2,956</b>	<b>\$15</b>
Accidental Knee Injury							
Service	Billed	Magnolia Local Plus		Pelican HRA 1000 w/ MedPlus			
		Plan	Member	HRA	Plan	MedPlus	Member
Emergency Room & X-rays	\$2,000	\$1,800	\$200	\$1,000	\$0	\$1,000	\$0
Pre and Post Prescriptions	\$200	\$155	\$45	\$0	\$155	\$0	\$45
MRI	\$3,000	\$2,900	\$100	\$0	\$2,400	\$600	\$0
Outpatient Surgery	\$7,800	\$7,400	\$400	\$0	\$6,240	\$1,560	\$0
Physical Therapy Visits - 10	\$2,200	\$1,950	\$250	\$0	\$1,760	\$440	\$0
<b>Total</b>	<b>\$15,200</b>	<b>\$14,205</b>	<b>\$995</b>	<b>\$1,000</b>	<b>\$10,555</b>	<b>\$3,600</b>	<b>\$45</b>