



John is a relatively healthy 25 year old. He takes a daily medication to treat gastroesophageal reflux disease. John's annual 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														
2016 health plan premium ¹ :	\$1,952	<table border="1"> <tr> <th>DEDUCTIBLE</th> <th colspan="2">OUT-OF-POCKET MAXIMUM</th> </tr> <tr> <td>John pays 100% of \$1,000 deductible²</td> <td>John pays 20% coinsurance² up to \$3,750 out-of-pocket maximum¹</td> <td>After out-of-pocket maximum is met, BNY Mellon covers 100%^{2,3}</td> </tr> </table>			DEDUCTIBLE	OUT-OF-POCKET MAXIMUM		John pays 100% of \$1,000 deductible ²	John pays 20% coinsurance ² up to \$3,750 out-of-pocket maximum ¹	After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}	\$1,100	<table border="1"> <tr> <th>DEDUCTIBLE</th> <th colspan="2">OUT-OF-POCKET MAXIMUM</th> </tr> <tr> <td>John pays 100% of \$1,600 deductible²</td> <td>John pays 20% coinsurance² up to \$5,500 out-of-pocket maximum¹</td> <td>After out-of-pocket max is met, BNY Mellon covers 100%^{2,3}</td> </tr> </table>			DEDUCTIBLE	OUT-OF-POCKET MAXIMUM		John pays 100% of \$1,600 deductible ²	John pays 20% coinsurance ² up to \$5,500 out-of-pocket maximum ¹	After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																			
John pays 100% of \$1,000 deductible ²	John pays 20% coinsurance ² up to \$3,750 out-of-pocket maximum ¹				After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}															
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																			
John pays 100% of \$1,600 deductible ²	John pays 20% coinsurance ² up to \$5,500 out-of-pocket maximum ¹	After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}																		
Biometric Screening & WBA Savings:	(\$400)			(\$400)																
Tobacco-Free Savings:	(\$400)			(\$400)																
TOTAL 2016 HEALTH PLAN PREMIUM:	\$1,152			\$300																
2016 Account contributions ¹ :	\$400			\$400																
Completed 2016 coaching incentive:	\$150	\$550 HRA			\$150	\$550 HSA														
TOTAL 2016 ACCOUNT:	\$550			\$550																

PAYING FOR CARE ²	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...
1/1: John purchases 90-day mail order Omeprazole (non-preventive, generic) – \$30 (Caremark discount range is \$20-\$40)	\$25 generic mail order copay counts towards the out-of-pocket maximum \$525 HRA	\$0	the remaining \$5	\$30 toward the \$1,600 deductible \$520 HSA	\$0	\$0
3/13: John tears his ACL playing hockey. His treatment includes a visit to the ER, an MRI, surgery and physical therapy – \$6,570	\$525 toward the \$1,000 deductible \$0 HRA	\$1,589 (\$475 to meet the \$1,000 deductible and \$1,114 or 20% coinsurance on the remaining \$5,570)	the remaining \$4,456 (80% coinsurance, after deductible)	\$520 toward the \$1,600 deductible \$0 HSA	\$2,050 (\$1,050 to meet the \$1,600 deductible and \$1,000 or 20% coinsurance on the remaining \$5,000)	the remaining \$4,000 (80% coinsurance, after deductible)
4/1: John purchases 90-day mail order Omeprazole (non-preventive, generic) – \$30 (Caremark discount range is \$20-\$40)		the \$25 generic mail order copay counts towards the out-of-pocket maximum	the remaining \$5		\$6 (20% coinsurance)	the remaining \$24 (80% coinsurance, after deductible)
6/10: John gets a Preventive Care Physical – \$150		\$0	\$150		\$0	\$150
7/1: John purchases 90-day mail order Omeprazole (non-preventive, generic) – \$30 (Caremark discount range is \$20-\$40)		the \$25 generic mail order copay counts towards the out-of-pocket maximum	the remaining \$5		\$6 (20% coinsurance)	the remaining \$24 (80% coinsurance, after deductible)
10/1: John purchases 90-day mail order Omeprazole (non-preventive, generic) – \$30 (Caremark discount range is \$20-\$40)		the \$25 generic mail order copay counts towards the out-of-pocket maximum	the remaining \$5		\$6 (20% coinsurance)	the remaining \$24 (80% coinsurance, after deductible)
11/28: John gets a Preventive Care Flu Shot – \$15		\$0	\$15		\$0	\$15

For the year, John ...	spent \$2,816 on his total cost of care. <ul style="list-style-type: none"> \$1,152 health plan premium \$25 paid from HRA \$1,664 out-of-pocket medical and prescription drug expenses 	spent \$2,368 on their total cost of care. <ul style="list-style-type: none"> \$300 health plan premium \$30 paid from HSA \$2,068 out-of-pocket medical and prescription drug expenses
-------------------------------	---	---

¹ Based on salary and preferred carrier premium

² In-network only

³ 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. Matt takes a daily medication to treat his chronic thyroid condition. Megan's annual 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													
2016 health plan premium ¹ :	\$5,848	<table border="1"> <tr> <th>DEDUCTIBLE</th> <th>OUT-OF-POCKET MAXIMUM</th> </tr> <tr> <td>They pay 100% of \$2,000 deductible²</td> <td>They pay 20% coinsurance² up to \$9,500 out-of-pocket maximum¹</td> </tr> <tr> <td colspan="2">After out-of-pocket maximum is met, BNY Mellon covers 100%^{2,3}</td> </tr> </table>		DEDUCTIBLE	OUT-OF-POCKET MAXIMUM	They pay 100% of \$2,000 deductible ²	They pay 20% coinsurance ² up to \$9,500 out-of-pocket maximum ¹	After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}		\$2,704	<table border="1"> <tr> <th>DEDUCTIBLE</th> <th>OUT-OF-POCKET MAXIMUM</th> </tr> <tr> <td>They pay 100% of \$3,200 deductible^{2,4}</td> <td>They pay 20% coinsurance² up to \$12,700 out-of-pocket maximum¹ for the family, but \$6,850 per person</td> </tr> <tr> <td colspan="2">After out-of-pocket max is met, BNY Mellon covers 100%^{2,3}</td> </tr> </table>		DEDUCTIBLE	OUT-OF-POCKET MAXIMUM	They pay 100% of \$3,200 deductible ^{2,4}	They pay 20% coinsurance ² up to \$12,700 out-of-pocket maximum ¹ for the family, but \$6,850 per person	After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}	
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																	
They pay 100% of \$2,000 deductible ²	They pay 20% coinsurance ² up to \$9,500 out-of-pocket maximum ¹																	
After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}																		
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																	
They pay 100% of \$3,200 deductible ^{2,4}	They pay 20% coinsurance ² up to \$12,700 out-of-pocket maximum ¹ for the family, but \$6,850 per person																	
After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}																		
Biometric Screening & WBA Savings:	(\$800)		(\$800)															
Tobacco-Free Savings:	(\$800)		(\$800)															
TOTAL 2016 HEALTH PLAN PREMIUM:	\$4,248		\$1,104															
2016 Account contributions ¹ :	\$400		\$400															
Completed 2016 coaching incentive:	\$300		\$300															
TOTAL 2016 ACCOUNT:	\$700	\$700 HRA	\$700	\$700 HSA														

PAYING FOR CARE ²	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) – \$15 (Caremark discount range is \$10-\$20)	\$15 cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum \$685 HRA	\$0	\$0	\$15 toward the \$3,200 deductible \$685 HSA	\$0	\$0
2/17: Megan gets Well Woman Exam, including mammogram – \$300	\$0	\$0	\$300	\$0	\$0	\$300
4/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – \$15 (Caremark discount range is \$10-\$20)	\$15 cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum \$670 HRA	\$0	\$0	\$15 toward the \$3,200 deductible \$670 HSA	\$0	\$0
4/11: Matt gets a Preventive Care Physical – \$150	\$0	\$0	\$150	\$0	\$0	\$150
7/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – \$15 (Caremark discount range is \$10-\$20)	\$15 cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum \$655 HRA	\$0	\$0	\$15 toward the \$3,200 deductible \$655 HSA	\$0	\$0
10/1: Matt purchases 90-day mail order Levothyroxine (non-preventive, generic) – \$15 (Caremark discount range is \$10-\$20)	\$15 cost (lesser of drug cost or \$25 copay) counts towards the out-of-pocket maximum \$640 HRA	\$0	\$0	\$15 toward the \$3,200 deductible \$640 HSA	\$0	\$0
11/28: Megan and Matt both have colonoscopies – \$5,000	\$0	\$0	\$5,000	\$0	\$0	\$5,000

For the year, Megan and Matt...	spent \$4,248 on their total cost of care. <ul style="list-style-type: none"> \$4,248 health plan premium \$60 paid from HRA \$0 out-of-pocket medical and prescription drug expenses 	spent \$1,104 on their total cost of care. <ul style="list-style-type: none"> \$1,104 health plan premium \$60 paid from HSA \$0 out-of-pocket medical and prescription drug expenses
--	---	---

¹ Based on salary and preferred carrier premium

² In-network only

³ Includes deductible

⁴ 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, but now Alice has learned that she has breast cancer. Nick's annual 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														
2016 health plan premium ¹ :	\$5,512	<table border="1"> <thead> <tr> <th>DEDUCTIBLE</th> <th>OUT-OF-POCKET MAXIMUM</th> <th></th> </tr> </thead> <tbody> <tr> <td>They pay 100% of \$2,000 deductible²</td> <td>They pay 20% coinsurance² up to \$7,500 out-of-pocket maximum¹</td> <td>After out-of-pocket maximum is met, BNY Mellon covers 100%^{2,3}</td> </tr> </tbody> </table>			DEDUCTIBLE	OUT-OF-POCKET MAXIMUM		They pay 100% of \$2,000 deductible ²	They pay 20% coinsurance ² up to \$7,500 out-of-pocket maximum ¹	After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}	\$2,620	<table border="1"> <thead> <tr> <th>DEDUCTIBLE</th> <th>OUT-OF-POCKET MAXIMUM</th> <th></th> </tr> </thead> <tbody> <tr> <td>They pay 100% of \$3,200 deductible^{2,4}</td> <td>They pay 20% coinsurance² up to \$11,000 out-of-pocket maximum,¹ for the family, but \$6,850 per person</td> <td>After out-of-pocket max is met, BNY Mellon covers 100%^{2,3}</td> </tr> </tbody> </table>			DEDUCTIBLE	OUT-OF-POCKET MAXIMUM		They pay 100% of \$3,200 deductible ^{2,4}	They pay 20% coinsurance ² up to \$11,000 out-of-pocket maximum, ¹ for the family, but \$6,850 per person	After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																			
They pay 100% of \$2,000 deductible ²	They pay 20% coinsurance ² up to \$7,500 out-of-pocket maximum ¹				After out-of-pocket maximum is met, BNY Mellon covers 100% ^{2,3}															
DEDUCTIBLE	OUT-OF-POCKET MAXIMUM																			
They pay 100% of \$3,200 deductible ^{2,4}	They pay 20% coinsurance ² up to \$11,000 out-of-pocket maximum, ¹ for the family, but \$6,850 per person				After out-of-pocket max is met, BNY Mellon covers 100% ^{2,3}															
Biometric Screening & WBA Savings:	(\$800)			(\$800)																
Tobacco-Free Savings:	(\$800)			(\$800)																
TOTAL 2016 HEALTH PLAN PREMIUM:	\$3,912			\$1,020																
2016 Account contributions ¹ :	\$800			\$800																
Completed 2016 coaching incentive:	\$300	\$1,100 HRA			\$300	\$1,100 HSA														
TOTAL 2016 ACCOUNT:	\$1,100			\$1,100																

PAYING FOR CARE ²	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 Alice 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 \$100 toward Alice's coinsurance liability \$0 HRA	\$2,650 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)	\$1,100 toward the \$3,200 deductible ⁴ \$0 HSA	\$5,750 (\$2,100 to meet the \$3,200 deductible and \$3,650 coinsurance up to the individual out-of-pocket maximum, including deductible, or 20% coinsurance on the remaining \$18,800 up to the individual out-of-pocket maximum, including the deductible)	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 (Caremark discount range is \$5-\$15)		\$150 toward Nick's \$1,000 individual deductible (or the Smiths \$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 (Caremark discount range is \$5-\$15).		\$180 toward Tim's \$1,000 individual deductible (or the Smiths \$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 \$6,912 on their total cost of care. <ul style="list-style-type: none"> \$3,912 health plan premium \$1,100 paid from HRA \$3,000 out-of-pocket medical and prescription drug expenses 	spent \$6,840 on their total cost of care. <ul style="list-style-type: none"> \$1,020 health plan premium \$1,100 paid from HSA \$5,820 out-of-pocket medical and prescription drug expenses
------------------------------------	--	--

¹ Based on salary and preferred carrier premium

² In-network only

³ Includes deductible

⁴ 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.