

2010 Health Reimbursement Account (HRA) Proration Schedule

ENROLLMENT

When an employee enrolls in CIGNA Choice Fund at the beginning of the plan year (an effective date of January 1 - 31), the employer-sponsored HRA funds are determined based on the coverage tier the employee elects:

Employee only HRA: \$1000
 Employee + Adult HRA: \$1500
 Employee + Child(ren) HRA: \$1500
 Employee + Family HRA: 2000

Employee only Deductible: \$1500
 Employee + Adult Deductible: \$2250
 Employee + Child(ren) Deductible: \$2250
 Employee + Family Deductible: \$3000

When an employee enrolls in CIGNA Choice Fund with an effective date that falls in the February through December time period of the plan year, the HRA funds are prorated based on the month of enrollment.

Enrolled Coverage Level	Effective Date of New Enrollment											
	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
	100% HRA	11/12 HRA	10/12 HRA	9/12 HRA	8/12 HRA	7/12 HRA	6/12 HRA	5/12 HRA	4/12 HRA	3/12 HRA	2/12 HRA	1/12 HRA
	CIGNA Choice Fund HRA Amount											
Employee only	\$1000	\$917	\$833	\$750	\$667	\$583	\$500	\$417	\$333	\$250	\$167	\$83
Employee + Adult	\$1500	\$1375	\$1250	\$1125	\$1000	\$875	\$750	\$625	\$500	\$375	\$250	\$125
Employee + Child(ren)	\$1500	\$1375	\$1250	\$1125	\$1000	\$875	\$750	\$625	\$500	\$375	\$250	\$125
Employee + Family	\$2000	\$1833	\$1667	\$1500	\$1333	\$1167	\$1000	\$833	\$667	\$500	\$333	\$167

It's important to note that the medical plan deductible, including the member responsibility portion of the deductible, is not prorated regardless of the month an employee enrolls in.

Enrolled Coverage Level	Effective Date of New Enrollment											
	Jan	Feb	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
	Impact to Member Responsibility Based on Enrollment Month and HRA Proration											
Employee only Member Responsibility	\$500	\$583	\$667	\$750	\$833	\$917	\$1000	\$1083	\$1167	\$1250	\$1333	\$1417
Employee + Adult Member Responsibility	\$750	\$875	\$1000	\$1125	\$1250	\$1375	\$1500	\$1625	\$1750	\$1875	\$2000	\$2125
Employee + Child(ren) Member Responsibility	\$750	\$875	\$1000	\$1125	\$1250	\$1375	\$1500	\$1625	\$1750	\$1875	\$2000	\$2125
Employee + Family Member Responsibility	\$1000	\$1167	\$1333	\$1500	\$1667	\$1833	\$2000	\$2167	\$2333	\$2500	\$2667	\$2833