






Compare the 2021 Plans

MEDICAL PLAN FEATURES	VALUE PLAN	STANDARD PLAN	PLUS PLAN
 <p>PER PAYCHECK PREMIUMS Associate contributions are shown for non-tobacco-user premiums; a \$37.50 tobacco surcharge will be applied to associates who use tobacco products</p>	<ul style="list-style-type: none"> • Associate only: \$49.00 • Associate + spouse/DP: \$102.50 • Associate + child(ren): \$91.00 • Family: \$141.00 	<ul style="list-style-type: none"> • Associate only: \$76.50 • Associate + spouse/DP: \$154.50 • Associate + child(ren): \$139.50 • Family: \$214.50 	<ul style="list-style-type: none"> • Associate only: \$108.00 • Associate + spouse/DP: \$217.00 • Associate + child(ren): \$195.00 • Family: \$300.50
 <p>ANNUAL DEDUCTIBLE* The amount you pay for health care before the Plan begins paying</p>	<p>In-Network Deductibles:</p> <ul style="list-style-type: none"> • \$3,500 single • \$7,000 family <p>No deductible for in-network preventive care; covered at 100%</p>	<p>In-Network Deductibles:</p> <ul style="list-style-type: none"> • \$2,500 single • \$5,000 family <p>No deductible for in-network preventive care; covered at 100%</p>	<p>In-Network Deductibles:</p> <ul style="list-style-type: none"> • \$1,500 single • \$3,000 family <p>No deductible for in-network preventive care; covered at 100%</p>
 <p>COINSURANCE The percentage you pay for covered health care services after you have satisfied the annual deductible</p>	<p>In-Network Coinsurance:</p> <ul style="list-style-type: none"> • Plan pays 70% • You pay 30% <p>\$0 coinsurance for in-network preventive care; covered at 100%</p>	<p>In-Network Coinsurance:</p> <ul style="list-style-type: none"> • Plan pays 80% • You pay 20% <p>\$0 coinsurance for in-network preventive care; covered at 100%</p>	<p>In-Network Coinsurance:</p> <ul style="list-style-type: none"> • Plan pays 85% • You pay 15% <p>\$0 coinsurance for in-network preventive care; covered at 100%</p>
 <p>OUT-OF-POCKET MAXIMUM** This is a “cap” on your costs — once you reach it, the Plan pays 100% of your eligible health care for the rest of the year</p>	<p>In-Network OOP Max:</p> <ul style="list-style-type: none"> • \$6,750 single • \$13,500 family 	<p>In-Network OOP Max:</p> <ul style="list-style-type: none"> • \$5,000 single • \$10,000 family 	<p>In-Network OOP Max:</p> <ul style="list-style-type: none"> • \$3,000 single • \$6,000 family
 <p>HEALTH SAVINGS ACCOUNT A personal savings account for eligible health care expenses; 2021 maximum contributions are:</p> <ul style="list-style-type: none"> • \$3,600/\$4,600 (single/over 55) • \$7,200/\$8,200 (family/over 55) 	<p>When you enroll and contribute at least \$130, H&R Block will contribute the following amount to your account:</p> <ul style="list-style-type: none"> • \$200 (individual coverage) • \$300 (family coverage) <p>Same amount for all three plans</p>	<p>When you enroll and contribute at least \$130, H&R Block will contribute the following amount to your account:</p> <ul style="list-style-type: none"> • \$200 (individual coverage) • \$300 (family coverage) <p>Same amount for all three plans</p>	<p>When you enroll and contribute at least \$130, H&R Block will contribute the following amount to your account:</p> <ul style="list-style-type: none"> • \$200 (individual coverage) • \$300 (family coverage) <p>Same amount for all three plans</p>

* Prescription drugs generally count toward deductible and OOP maximum.

** Maximum includes the Plan deductible. The Value Plan, Standard Plan and Plus Plan all have an embedded out-of-pocket maximum. This means that if one of your covered family members reaches the single out-of-pocket maximum, eligible claims for the rest of the year for that individual will be paid by the plan in full. This feature works for every covered member in your family until the family out-of-pocket maximum is met. Then the plan pays 100% of eligible expenses for the entire family.

How to determine your out-of-pocket costs

You have a doctor's appointment with an in-network provider. The visit is for non-preventive care, and the cost is \$500. If you have not met your deductible, the cost would be \$500 regardless of the medical plan you have chosen. If you have met your deductible, your out-of-pocket costs would be as follows:



YOUR VISIT
\$500



YOUR COINSURANCE

- Value Plan: 30%
- Standard Plan: 20%
- Plus Plan: 15%



YOUR OUT-OF-POCKET COST

- Value Plan: \$150
- Standard Plan: \$100
- Plus Plan: \$75



PAY WITH YOUR HSA

Use tax-free money in your HSA — including H&R Block's contribution — to pay your out-of-pocket costs. You could save up to 36%, depending on your tax rate. See example below!

How much could you save IN A YEAR with an HSA?

Let's assume you enroll in an H&R Block medical plan with family coverage and you decide to set aside \$5,000 in an HSA for the year to cover your plan's annual family deductible (Value Plan—\$7,000, Standard Plan—\$5,000, Plus Plan—\$3,000). H&R Block will contribute another \$300 to your HSA. Normally, on \$5,000 of income, you would pay \$1,200 in federal income tax, \$250 in state income tax and \$382.50 in FICA tax.* Since HSA contributions are not taxed, you will save \$1,832.50 in taxes for the year.



HSA CONTRIBUTIONS

- You: \$5,000
- H&R Block: \$300



TAX SAVINGS
\$1,832.50



BIG SAVINGS!

- \$1,832.50 in tax savings*
- \$300 in tax-free contributions from H&R Block

Any unused HSA money carries over year after year and grows tax-free.

* Hypothetical example is for educational purposes only and assumes 24% income tax, 5% state income tax and 7.65% FICA tax. Your dollar amounts or savings will vary depending on income, state and city tax rules, and other factors.

The "S" is for savings

Once you are enrolled through WageWorks, here is how you will benefit with an HSA:

- Get FREE MONEY in your account from H&R Block when you contribute at least \$130 a year (available with ALL plan coverage levels).
- Save up to the IRS limit of \$3,600 (individual coverage) or \$7,200 (family coverage). Over 55? You can contribute an additional \$1,000 each year.
- Contributions and withdrawals are tax-free when used to pay for eligible health care expenses. Plus, interest and investments also grow tax-free.
- The HSA account is yours to keep for life, even if you change jobs or leave H&R Block. Use it to pay for everyday health care expenses, or save up for a planned surgery in the future.
- You can always pay today's expenses out-of-pocket and build your account to pay for health care during retirement.

