



AMERIS BANK

2024 Medical Cost Comparison Examples

The following medical cost scenarios are examples intended to help you determine which medical plan offered by Ameris Bank may be best for you.

Good Year Examples

The “Good Year” examples for each plan breakdown what you will pay in premiums for the plan, plus what you may pay at the time of care for each plan with only routine care use.

Additional Examples

The second example shown for each plan is a breakdown of what you will pay in premiums, plus what you may pay at the time of care for each plan if you or a dependent experience a major medical event.

There is one page of examples for each medical tier:

- Employee Only
- Employee and Spouse
- Employee and Child(ren)
- Employee and Family

If you have any questions, please contact HR Solutions.

Please Note: The examples are illustrative only and in no way represent a guarantee

**Ameris Bank
2024
Anthem BCBS
Employee Only Coverage Examples***

"Good Year" Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$163 x 24)	\$3,912
Office Visits (4 x \$30)	\$120
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$4,452

\$10,000 Inpatient Hospital Stay Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$163 x 24)	\$3,912
Office Visits (6 x \$30)	\$180
Preventive Care Visit	\$0
Deductible	\$750
Coinsurance (20%)	\$1,850
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$7,112

HSA Plan	Employee Cost
Employee Premium (\$25 x 24)	\$600
Office Visits (4 x \$130)	\$520
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$150 x 12)	\$1,800
Total Out of Pocket Expenses	\$2,920
Employer HSA Contribution	\$600
Actual Out of Pocket Expenses	\$2,320

HSA Plan	Employee Cost
Employee Premium (\$25 x 24)	\$600
Office Visits (6 x \$130)	\$780
Preventive Care Visit	\$0
Deductible	\$4,000
Coinsurance (10%)	\$600
Monthly Rx - Tier 2 (\$35 after DED)	\$420
Total Out of Pocket Expenses	\$6,400
Employer HSA Contribution	\$600
MetLife Hospital Indemnity Reimbursement	\$700
Actual Out of Pocket Expenses	\$5,100

HRA Plan	Employee Cost
Employee Premium (\$96 x 24)	\$2,304
Office Visits (4 x \$25)	\$100
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$2,824
Employer HRA Contribution	\$500
Actual Out of Pocket Expenses	\$2,324

HRA Plan	Employee Cost
Employee Premium (\$96 x 24)	\$2,304
Office Visits (6 x \$25)	\$150
Preventive Care Visit	\$0
Deductible	\$2,000
Coinsurance (20%)	\$1,600
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$6,474
Employer HRA Contribution	\$500
Actual Out of Pocket Expenses	\$5,974

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$83 x 24)	\$1,992
Office Visits (4 x \$130)	\$520
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Actual Out of Pocket Expenses	\$2,872

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$83 x 24)	\$1,992
Office Visits (6 x \$130)	\$780
Preventive Care Visit	\$0
Deductible	\$2,000
Coinsurance (10%)	\$1,600
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Actual Out of Pocket Expenses	\$6,732

Please Note: This is illustrative only and in no way represents a guarantee of coverage or payments. The contract will prevail.

***Premium amounts are the employee portion, per pay period, rounded to the nearest dollar.**

Ameris Bank
2024
Anthem BCBS
Employee + Spouse Coverage Examples*

"Good Year" Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$509 x 24)	\$12,216
Office Visits (4 x \$30)	\$120
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$12,756

HSA Plan	Employee Cost
Employee Premium (\$113 x 24)	\$2,712
Office Visits (4 x \$130)	\$520
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$150 x 12)	\$1,800
Total Out of Pocket Expenses	\$5,032
Employer HSA Contribution	\$1,500
Actual Out of Pocket Expenses	\$3,532

HRA Plan	Employee Cost
Employee Premium (\$388 x 24)	\$9,312
Office Visits (4 x \$25)	\$100
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$9,832
Employer HRA Contribution	\$1,000
Actual Out of Pocket Expenses	\$9,312

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$305 x 24)	\$7,320
Office Visits (4 x \$20)	\$80
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Total Out of Pocket Expenses	\$7,760

\$10,000 Inpatient Hospital Stay Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$509 x 24)	\$12,216
Office Visits (6 x \$30)	\$180
Preventive Care Visit	\$0
Deductible	\$2,250
Coinsurance (20%)	\$1,550
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$16,616

HSA Plan	Employee Cost
Employee Premium (\$113 x 24)	\$2,712
Office Visits (6 x \$130)	\$780
Preventive Care Visit	\$0
Deductible	\$8,000
Coinsurance (10%)	\$200
Monthly Rx - Tier 2 (\$35 after DED)	\$420
Total Out of Pocket Expenses	\$12,112
Employer HSA Contribution	\$1,500
MetLife Hospital Indemnity Reimbursement	\$700
Actual Out of Pocket Expenses	\$9,912

HRA Plan	Employee Cost
Employee Premium (\$388 x 24)	\$9,312
Office Visits (6 x \$25)	\$150
Preventive Care Visit	\$0
Deductible	\$6,000
Coinsurance (20%)	\$800
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$16,682
Employer HRA Contribution	\$1,000
Actual Out of Pocket Expenses	\$15,682

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$305 x 24)	\$7,320
Office Visits (6 x \$20)	\$180
Preventive Care Visit	\$0
Deductible	\$4,000
Coinsurance (20%)	\$1,200
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Total Out of Pocket Expenses	\$13,060

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*Premium amounts are the employee portion, per pay period, rounded to the nearest dollar.

**Ameris Bank
2024
Anthem BCBS
Employee + Child(ren) Coverage Examples***

"Good Year" Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$423 x 24)	\$10,152
Office Visits (4 x \$30)	\$120
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$10,692

HSA Plan	Employee Cost
Employee Premium (\$90 x 24)	\$2,160
Office Visits (4 x \$130)	\$520
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$150 x 12)	\$1,800
Total Out of Pocket Expenses	\$4,480
Employer HSA Contribution	\$1,500
Actual Out of Pocket Expenses	\$2,980

HRA Plan	Employee Cost
Employee Premium (\$317 x 24)	\$7,608
Office Visits (4 x \$25)	\$100
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$8,128
Employer HRA Contribution	\$1,000
Actual Out of Pocket Expenses	\$7,608

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$250 x 24)	\$6,000
Office Visits (4 x \$20)	\$80
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Total Out of Pocket Expenses	\$6,440

\$10,000 Inpatient Hospital Stay Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$423 x 24)	\$10,152
Office Visits (6 x \$30)	\$180
Preventive Care Visit	\$0
Deductible	\$2,250
Coinsurance (20%)	\$1,550
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$14,552

HSA Plan	Employee Cost
Employee Premium (\$90 x 24)	\$2,160
Office Visits (6 x \$130)	\$780
Preventive Care Visit	\$0
Deductible	\$8,000
Coinsurance (10%)	\$200
Monthly Rx - Tier 2 (\$35 after DED)	\$420
Total Out of Pocket Expenses	\$11,560
Employer HSA Contribution	\$1,500
MetLife Hospital Indemnity Reimbursement	\$700
Actual Out of Pocket Expenses	\$9,360

HRA Plan	Employee Cost
Employee Premium (\$317 x 24)	\$7,608
Office Visits (6 x \$25)	\$150
Preventive Care Visit	\$0
Deductible	\$6,000
Coinsurance (20%)	\$800
Monthly Rx - Tier 2 (\$35 x 12)	\$420
Total Out of Pocket Expenses	\$14,978
Employer HRA Contribution	\$1,000
Actual Out of Pocket Expenses	\$13,978

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$250 x 24)	\$6,000
Office Visits (6 x \$20)	\$120
Preventive Care Visit	\$0
Deductible	\$4,000
Coinsurance (20%)	\$1,200
Monthly Rx - Tier 2 (\$30 x 12)	\$360
Total Out of Pocket Expenses	\$11,680

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**Ameris Bank
2024
Anthem BCBS
Family Coverage Claim Examples***

2 Claims "Good Year" Examples by Plan

POS Plan	Employee Cost
Employee Premium (\$548 x 24)	\$13,152
Office Visits (4 x \$30) (4 x \$50)	\$320
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12 x 2)	\$840
Total Out of Pocket Expenses	\$14,312

2 Claims for \$10,000 Inpatient Hospital Stay

POS Plan	Employee Cost
Employee Premium (\$548 x 24)	\$13,152
Office Visits (4 x \$30) (4 x \$50)	\$640
Preventive Care Visit	\$0
Deductible	\$2,250
Coinsurance (20%)	\$3,100
Monthly Rx - Tier 2 (\$35 x 12 x 2)	\$840
Total Out of Pocket Expenses	\$19,982

HSA Plan	Employee Cost
Employee Premium (\$146 x 24)	\$3,504
Office Visits (8 x \$130)	\$1,040
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$150 x 12 x 2)	\$3,600
Total Out of Pocket Expenses	\$8,144
Employer HSA Contribution	\$1,500
Actual Out of Pocket Expenses	\$6,644

HSA Plan	Employee Cost
Employee Premium (\$146 x 24)	\$3,504
Office Visits (8 x \$130)	\$1,040
Preventive Care Visit	\$0
Deductible	\$8,000
Coinsurance (10%)	\$400
Monthly Rx - Tier 2 (\$35 after DED x 12 x 2)	\$840
Total Out of Pocket Expenses	\$13,784
Employer HSA Contribution	\$1,500
MetLife Hospital Indemnity Reimbursement x 2	\$1,400
Actual Out of Pocket Expenses	\$10,884

HRA Plan	Employee Cost
Employee Premium (\$481 x 24)	\$11,544
Office Visits (8 x \$130)	\$1,040
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$35 x 12 x 2)	\$840
Total Out of Pocket Expenses	\$13,424
Employer HRA Contribution	\$1,500
Actual Out of Pocket Expenses	\$11,924

HRA Plan	Employee Cost
Employee Premium (\$481 x 24)	\$11,544
Office Visits (8 x \$130)	\$1,040
Preventive Care Visit	\$0
Deductible	\$6,000
Coinsurance (20%)	\$1,600
Monthly Rx - Tier 2 (\$35 x 12 x 2)	\$840
Total Out of Pocket Expenses	\$21,024
Employer HRA Contribution	\$1,500
Actual Out of Pocket Expenses	\$19,524

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$416 x 24)	\$9,984
Office Visits (4 x \$20) (4 x \$20)	\$160
Preventive Care Visit	\$0
Monthly Rx - Tier 2 (\$30 x 12 x 2)	\$720
Total Out of Pocket Expenses	\$10,864

Kaiser HMO Plan (California Residents Only)	Employee Cost
Employee Premium (\$416 x 24)	\$9,984
Office Visits (4 x \$20) (4 x \$20)	\$320
Preventive Care Visit	\$0
Deductible	\$4,000
Coinsurance (20%)	\$2,400
Monthly Rx - Tier 2 (\$30 x 12 x 2)	\$720
Total Out of Pocket Expenses	\$17,424

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