

Medical and Dental Credits

Sort By

Score

Level

Cost

Filter Plans

▼

Pay Period

Annual

SCORE
99

United Healthcare

Carrier Rating
***** (7)

Compare Up to 3

UHC Medical Bronze

HSA Health Savings Account

Coverage Providers (0 of 2 In-Network) Prescriptions (3 of 3 in Formulary)

| Annual Deductible | Coinsurance | Out-of-Pocket Maximum | Out-of-Network Benefits Available |
|------------------------------------|-------------|-------------------------------------|-----------------------------------|
| \$3,300 Individual | 75% | \$6,400 Individual | Yes |
| \$6,600 Family ⁴ | 75% | \$12,800 Family ⁵ | |

Estimated Total Medical Cost⁶ **\$4,309.31**

[All Coverage Details](#) [Learn More about United Healthcare](#)

Your Pay Period Price
\$60.31⁷

PLAN COST \$1,023.17
CREDIT -\$962.86
EXCESS CREDIT EARNED \$38.46

Choose

TRIUMPH Credits

TRIUMPH provides a credit toward the cost of all medical and dental plans.

The amount of the medical credit varies according to your income (those employees who earn more will get a smaller credit), which coverage tier you select (employee only, employee plus family, etc.), and where in the country you live (larger credits are provided for employees who live in areas with higher health care costs). The TRIUMPH credit for medical benefits does not vary based on the plan you select or based on the carrier you select. Therefore, if you select a lower cost plan from a carrier with a lower premium, the TRIUMPH credit will cover a bigger percentage of the premium than if you select a higher cost plan from a carrier with a larger premium.

In some cases, the TRIUMPH medical credit may be larger than the full premium for the chosen plan.

This is most likely to be the case for employees who choose one of the higher deductible plans (Bronze or Bronze Plus). In these cases, TRIUMPH will contribute any excess medical credits that are not used to pay for the insurance premium (Excess Credits) into your HSA account, which comes with the Bronze or Bronze Plus coverage levels. You can use these Excess Credits to pay for eligible out-of-pocket health care costs incurred by you or your family members. An added benefit is that, when used in this way, your Excess Credits are tax-free. Excess Credits are only available if you select the Bronze Plan or the Bronze Plus Plan, but they are not available with every Bronze or Bronze Plus option. You can see which options come with Excess Credits when you enroll using the **TRIUMPH Group Benefits Center** website (see above for example).

TRIUMPH provides a credit toward the cost of all dental plans.

The amount of the dental credit varies according to the coverage tier you select, but does not vary with the plan or carrier you select. Therefore, if you select a lower cost dental plan from a carrier with a lower premium, the TRIUMPH credit will cover a bigger percentage of premium than if you select a higher cost dental plan from a carrier with a larger premium.

Preparing for enrollment

You can see your TRIUMPH medical and dental credits and which medical plan options include Excess Credits when you enroll. It's a good idea to watch the **How to Enroll** video before you enroll so you can be sure to recognize the medical options that include Excess Credits. You can view the video after clicking on the **Enroll Now** button when you access the **TRIUMPH Group Benefits Center** website at <https://digital.alight.com/triumphgroup>.