

DISCOVERY BENEFITS

A **Health Reimbursement Arrangement [HRA]** is an account set up by your employer. It covers eligible medical expenses and works in conjunction with your PPO health plan.

PPO HRA Details

Funded by Employer contributions

Reimbursements are based on substantiated medical expenses incurred by employees and their spouses and tax dependents as defined in Code 152

Coverage must be in effect at the time the expense is incurred

The HRA cannot reimburse expenses for qualified long-term care services

Unused amounts cannot be cashed out

Employer Plan Design

Plan 1: HRA PPO Deductible

As the participant, once you have met the initial deductible threshold amount:

- Single: \$500
- Single Plus Dependent or Spouse: \$500 max per member [\$1000 max total threshold]
- Family: \$500 max per member [\$1500 max total threshold]

Your employer will reimburse the following towards eligible HRA deductible expenses:

- Single: \$1000
- Single Plus Dependent or Spouse: \$2000 [\$1000 max reimbursement per member]
- Family: \$3000 [\$1000 max reimbursement per member]

Eligible expenses include: items subject to your medical deductible

Plan 2: HRA PPO Coinsurance

As the participant, once you have met the initial coinsurance threshold amount:

- Single: \$1000
- Single Plus Dependent or Spouse: \$1000 max per member [\$2000 max total threshold]
- Family: \$1000 max per member [\$3000 max total threshold]

Your employer will reimburse the following towards eligible HRA coinsurance expenses:

- Single: \$700
- Single Plus Dependent or Spouse \$1400 [\$700 max reimbursement per member]
- Family: \$2100 [\$700 max reimbursement per member]

Eligible expenses include: Items subject to your coinsurance costs

www.DiscoveryBenefits.com

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REQUEST REIMBURSEMENT

Upon meeting the designated deductible and/or coinsurance threshold, simply submit a copy of the Explanation of Benefits [EOBs] from BlueCross BlueShield with a **Reimbursement Request Form** to Discovery Benefits via US mail, email, or fax to access your HRA reimbursement. You may also submit a claim on-line through the Consumer Portal or Mobile Application at www.DiscoveryBenefits.com. [If submitting a claim on-line, the Reimbursement Request Form does not apply.]

OPTIONS FOR PAYMENT

FREE Direct Deposit: To enroll in direct deposit, simply log into your Consumer Portal at www.DiscoveryBenefits.com and enter your bank account information. *Please allow 2-3 business days for the reimbursement to be posted to your bank account once the claim has been approved*

Check: If Discovery Benefits does not have your direct deposit information on file, a check is sent to your mailing address. *Please allow 5-6 business days for the check to arrive once the claim has been approved and note a \$25 reimbursement minimum applies per month.