

**Health Reimbursement Account Summary**

# What It Is

* *“*HRA” stands for Health Reimbursement Account and will automatically be provided to employees who enroll in the High Deductible Health Plan.
* An HRA is a bucket of money funded by WHOI that will reimburse you for services incurred toward the deductible. WHOI will fund the first 50% of the deductible and the values of each HRA are as follows:

o Single HRA: $1,000 (for Individual coverage)

o Family HRA: $2,000 (for Employee+ coverage)

# How to Use It

* Health Equity (HEQ) will administer the HRA [www.healthequity.com](http://www.healthequity.com)
* A Welcome Kit with participant log-in information will be mailed to you, so you may access your HRA account online

# At the Doctor’s Office

* Show your BCBS ID card
* Provider submits claim to BCBS [www.bluecrossma.com/wps/portal/members](http://www.bluecrossma.com/wps/portal/members)
* BCBS processes the claim and determines the allowable charges to be billed by the provider
* BCBS sends a claims summary to the provider with appropriate billing charges, and to the subscriber for their records
* Provider bills patient based on BCBS allowable charges
* BCBS sends claims information electronically to HEQ for reimbursement from your HRA. If HRA funds are available, HEQ will send payment directly to the provider.
* Once your HRA funds are depleted, you pay the provider out-of-pocket or using your Health FSA, if participating.

# At the Pharmacy

* Pay Rx co-pay based on drug tier level ($15/$30/$50, or less)
* May use your Health FSA, if participating
* The HRA does NOT pay for Rx prescriptions

# Rules

* The money is available during the calendar year
* You may not take any unused money with you if you terminate employment (this is not a Health Savings Account)
* The HRA will fund only deductible expenses. Once the HRA is exhausted, the Health Care Flexible Spending Account may be used to pay for the remaining deductible
* The HRA is pro-rated if enrolling mid-year as follows:

|  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **Jan** | **Feb** | **Mar** | **Apr** | **May** | **Jun** | **Jul** | **Aug** | **Sep** | **Oct** | **Nov** | **Dec** |
| **Individual** |  **$1000**  | **$917**  | **$833**  | **$750**  | **$667**  | **$583**  | **$500**  | **$417**  | **$333**  | **$250**  | **$167**  | **$83**  |
| **Family** |  **$2000**  | **$1833**  | **$1667**  | **$1500**  | **$1333**  | **$1167**  | **$1000**  | **$833**  | **$667**  | **$500**  | **$333**  | **$167**  |