

# Health Reimbursement Arrangement (HRA)

Established by Town of Arlington | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Town of Arlington to help you afford your medical costs by subsidizing a portion of your annual medical plan costs.

## HRA PLAN SUMMARY

**Eligible Expenses:** Certain copays or in-network out-of-pocket expenses based on the requirements outlined in the Benefit Section.

**Benefit:** The HRA will reimburse any out of pocket medical expenses (excluding vision and dental) once a minimum in benefits has been paid for by the employee based on enrollment status. There is no minimum required to be reimbursed for the eligible copays listed below:

<b>Eligible Copays (Must be In-Network Expenses)</b>	<b>Out of Pocket (Must be In-Network Expenses)</b>
Imaging In-Network Hospitalization Day Surgery or Procedure ER visit <b>No Max Reimbursement</b>	Out-of-Pocket Expenses over \$1,000 for one person on plan or \$2,000 for whole family  <b>No Max Reimbursement</b>

## HOW TO USE YOUR HRA BENEFIT

Once you've incurred a service and your insurance carrier has processed your claim they will provide you with an Explanation of Benefits (EOB) showing the service details and how your benefits were applied. If the EOB shows that an expense has been applied to an eligible expense you may submit the EOB and a completed claim form to Navia for reimbursement (note that Navia does not coordinate claim submission with your insurance carrier). It is your responsibility to pay the provider of service but you do not need to pay prior to submitting for reimbursement. The claim submission process is outlined below:

- 1) Complete a claim form, itemize your expenses and list the total amount you're claiming.
- 2) Obtain an Explanation of Benefits (EOBs) from your insurance carrier. If you have secondary insurance coverage you must submit the EOBs from both insurance carriers.
- 3) Submit the claim form and EOB to Navia. The most efficient way to submit a claim is by uploading it online or with the MyNavia smartphone app for Android or iPhone. You may also submit by email, fax or mail. Please use only one method per submission. Allow at least 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. Your reimbursement will be directly deposited into your bank account or a check will be sent to your home. Note that bank deposits may take 1-2 days to post to your account.
- 5) You will have 90 days to submit claims after the end of the plan year. In the event that your employment is terminated or you lose HRA coverage you will have 90 days to submit claims for expenses incurred prior to your plan termination date. You may have the ability to continue coverage under COBRA (see your employer for details).

**HRA vs. Health Care FSA:** If you participate in the Health Care FSA please keep in mind that some expenses may be reimbursed from the HRA first. Any eligible expenses that aren't reimbursable from the HRA will be processed into your FSA for reimbursement unless you request otherwise. The Navia debit card is only tied to the funds in your FSA so please do not use the card to pay for expenses that are reimbursable from the HRA.