

Health Reimbursement Account - SelectAccount

If you enroll in the medical plan, you are automatically enrolled in the Company's Health Reimbursement Account (HRA). The HRA is a benefit provided by your employer to help share the out of pocket costs for medical services. Below is a table showing the employer and employee cost share split which reduces the employee's maximum out of pocket expenses for the year. This plan is managed by SelectAccount, a Blue Cross company. **When you have a benefit claim, the Employer's HRA portion is paid directly to your provider.** This benefit is pro-rated for employees hired in 2018.

HRA Details

\$6,000 / \$12,000 Deductible Plan

Coverage Level	Employer - 40% The maximum amount the <u>Company</u> will pay during the plan year	Employee - 60% The maximum amount the <u>employee</u> will pay during the plan year
Single	\$2,400	\$3,600
Family	\$4,800	\$7,200

\$4,500 / \$9,000 Deductible Plan

Coverage Level	Employer - 40% The maximum amount the <u>Company</u> will pay during the plan year	Employee - 60% The maximum amount the <u>employee</u> will pay during the plan year
Single	\$1,800	\$2,700
Family	\$3,600	\$5,400

How the HRA Works

When you have a medical bill, Blue Cross processes the claim using the rate they have negotiated with your medical provider. **They will automatically process the Employer's 40% of the HRA and make payment to the medical provider.** You are responsible for paying your share of the claim (60%). You can follow the payment status by logging into your SelectAccount. If you have a Medical Flexible Spending Account (FSA), they will **automatically** make a payment to your medical provider for your 60% of the claim up to the balance of your FSA account.

Reconciling Your Medical Bills

It is always a good idea to make sure that the amount you pay your medical provider matches the Evidence of Benefit statement provided by BCBS. The Evidence of Benefit statement shows the Company's HRA contribution and the amount you owe the provider.