

General SBC for Health Reimbursement Arrangement Plan Administered by CBIA

Summary of Benefits and Coverage: What this Plan Covers & What It Costs Follows CBIA HC2 Plan Effective Dates



This is a general summary of HRA Plan Benefits. This summary can be used to explain the general benefits and coverage associated with an employer sponsored Health Reimbursement Arrangement (HRA) plan administered by CBIA. For specific details about your employer’s HRA plan, including reimbursement amounts and plan effective dates, access your employer’s Summary of Benefits and Coverage (SBC), which will be available following their election of an HRA plan.

Important Questions	Answers	Why this Matters:
<p>What is an HRA plan?</p>	<p>A Health Reimbursement Arrangement (HRA) plan is an Internal Revenue Service (IRS)-sanctioned program sponsored by your employer that allows them to set aside funds to reimburse certain medical expenses paid by participating employees.</p>	<p>Almost every American incurs some medical expenses throughout the year that are not covered by insurance. An HRA plan is designed to reimburse employees for some of these expenses. The HRA plan is totally funded by the employer, often through an administrator. The employer decides (1) the amount they contribute to the HRA plan and (2) the type of expense the HRA plan covers, based on a list of IRS-approved expenses. Your employer provides reimbursement through your HRA plan for facility deductible expenses only. CBIA HRA Services provides administration for your employer, including validation and payment of reimbursable expenses.</p>
<p>What does the HRA plan cover?</p>	<p>Your HRA plan covers amounts applied to your facilities deductible on the CBIA HC2 Plan in an amount determined by your employer. It does not cover prescription deductibles.</p>	<p>High-deductible health plans require employees to meet higher deductibles than traditional plans, so these plans have more out-of-pocket costs due at the time health care services are rendered. Employees who participate in HRA plans are reimbursed by their employer for approved medical expenses out of their available HRA plan funds. Together, high-deductible health plans and HRA plans provide an important way to save and plan for future health care expenses.</p>
<p>How does my HRA plan reimburse towards my facilities deductible, and will I be responsible for any amount towards my deductible?</p>	<p>Yes. Your employer is offering one of the following types of HRA plans (A, B, or C), either for employee only or family coverage.</p> <ul style="list-style-type: none"> A. Percentage of claims B. Bridge amount C. Flat dollar amount <p>Detailed explanations of these 3 HRA plan types can be found in the “Why This Matters” box to</p>	<p>Because you are responsible for all deductible expenses that you incur as you experience a covered claim, knowing the details of what your employer’s HRA plan will reimburse towards your facilities deductible will help reduce your out-of-pocket expenses.</p> <p>As a covered employee, your employer will reimburse specific amounts for each plan year through the HRA plan. This specific amount is documented in your HRA Summary Plan Description, Plan Document and your employer’s SBC, in one of the following three reimbursement types:</p> <p>A. Percentage of Claims – The HRA plan will reimburse you a percentage of a claim that was applied to the deductible up to the HRA plan maximum reimbursement amount.</p> <p>B. Bridge Amount – You are responsible for the first dollar amount up to the dollar amount established in the HRA plan. After your initial responsibility is met, your employer will then reimburse you through the HRA plan up to the HRA plan maximum reimbursement amount. You are then responsible for any remainder of the deductible.</p>

	<p>the right.</p> <p>HRA plan reimbursement cannot exceed 75% of the health plan deductible for any option.</p>	<p>C. Flat Dollar Amount - Employer will reimburse the established dollar amount as a maximum HRA plan year benefit, and you are responsible for any remainder of the deductible.</p> <p>For specific details about HRA plan reimbursement amounts, ask your employer for the a copy of their HRA SBC.</p>
What are my HRA plan year effective dates?	HRA plan year effective dates typically mirror your HC2 health plan start and end dates.	Deductible claims incurred during your HRA plan year are reimbursable at any time during the HRA plan year and up to 90 days after the end of the HRA plan year. For specific details about your HRA plan year effective dates, ask your employer for their HRA SBC.
How do I get reimbursement from the HRA plan for a covered deductible expense?	Reimbursement can be requested by submitting a completed CBIA HRA Reimbursement form, and the carrier's EOB to CBIA HRA Services for processing. Reimbursement should take 7-10 days following your employer's funding of the HRA plan claim.	<p>After you have incurred an eligible facilities deductible expense and have obtained the Explanation of Benefits (EOB) from your insurance carrier, you can request reimbursement from your HRA plan by performing the following steps:</p> <ol style="list-style-type: none"> 1. Complete the CBIA HRA Reimbursement Form (found at www.cbiam.com). 2. Attach the Explanation of Benefits (EOB) for the claim as provided by your carrier. 3. Review Reimbursement Form to ensure all fields are complete. 4. Send the completed form and supporting documentation to CBIA HRA Services at 350 Church Street, Hartford, CT 06103-1126
When can I submit my claims for reimbursement?	Claims under the plan shall be submitted no later than 90 days after the end of the plan year, or within ninety (90) days after you cease participating in the plan.	Any claims for a plan year received after 90 days following the end of the plan year or, within 90 days after you cease to participate in the plan, shall not be reimbursed.
Can unused HRA plan funds roll over to the next plan year?	No, your HRA plan funds are only available within the current plan year.	Your HRA plan is not structured to permit unused funds to roll over into the next plan year.
What happens if I leave my employer?	HRA plans are subject to the same COBRA continuation of coverage rules as other employer sponsored group health plans. HRA COBRA premium will be communicated at the time of the qualifying event.	Employees have a right to choose to continue their HRA benefit on COBRA when coverage is lost due to a qualifying event. Coverage is extended only to those individuals covered at the time of termination and may only continue the same of coverage that was in effect prior to termination. Because the IRS considers an HRA plan an employer sponsored health plan, it is subject to COBRA. Your HRA plan is considered a bundled or integrated HRA plan, meaning it must be offered in conjunction with an approved health insurance plan and can't be offered as a standalone plan. This means that a former covered employee or dependent can only enroll in HRA COBRA if they elect health COBRA coverage. Premiums for HRA COBRA coverage are based on the employer's cost of providing coverage.