

Health Reimbursement Arrangement (HRA)

An Introduction to Your HRA



What is an HRA?

An HRA is an employer-funded account that your company uses to pay for your qualified deductible and coinsurance expenses. The main purpose of an HRA is to help control healthcare costs for both employers and employees while maintaining high-quality coverage.

How an HRA Works

As an example, let's say you have an individual plan and your company funds an HRA with \$1,750 (your plan's in-network deductible is \$2,000).

- You would pay the first \$250 toward your deductible, and your company would pay the remaining \$1,750 of the deductible and all of the 20% coinsurance.

If you have a family plan, let's say your company funds an HRA with \$3,500 (your plan's total in-network deductible is \$4,000).

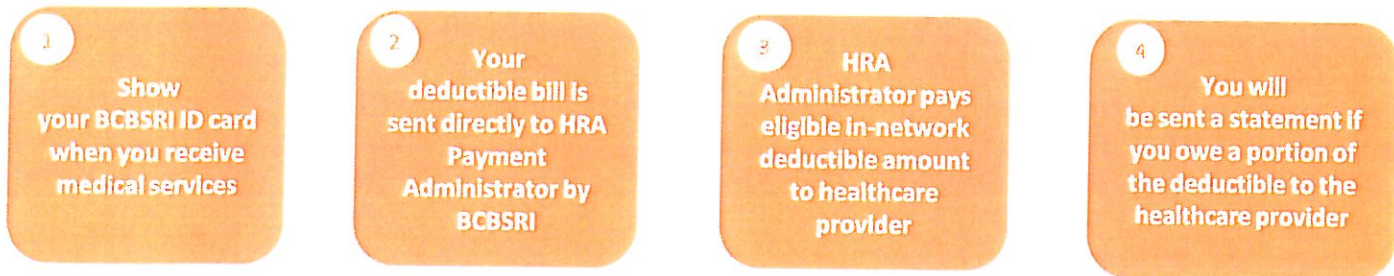
- You would pay the first \$500 toward your deductible, and your company would pay the remaining \$3,500 of the deductible and all of the 20% coinsurance.

How an HRA Helps You Save			
	BCBSRI Health Plan	You Pay	HRA Pays for You
In-Network Annual Deductible per Individual	\$2,000	First \$250	Remaining \$1,750
In-Network Annual Deductible per Family	\$4,000	First \$500	Remaining \$3,500
In-Network Coinsurance	20%	0%	20%

HRA Payment Process

Here's What Happens When You Use In-Network Deductible Services:

(such as hospitalization, physical therapy, etc.)



Please note, if you receive the deductible bill in the mail from your healthcare provider, please forward the bill and claim reimbursement form to BCBSRI HRA Administrator. When your claim information is received, the administrator will pay the eligible amount directly to the healthcare provider.

Have questions? Please call BCBSRI Customer Service at the number on the back of your member ID card or at (401) 459-5000.