

# Health Reimbursement Account (HRA) FAQs

## What is an HRA?

A health reimbursement arrangement (HRA) is a type of health care account, not an insurance plan, which is funded entirely by Odyssey; employees cannot contribute to an HRA. It is designed to reimburse an employee for eligible medical expenses such as your medical plan deductible. Under Odyssey's plans, copayments are not reimbursed through the HRA.

## Which medical plan includes HRA?

The BCBS PPO plan is paired with the HRA. The BCBS Saver plan is not paired with the HRA.

If you are enrolled in the individual only plan you have a \$5,000 deductible; you are responsible for the first \$1,750 and the HRA pays the last \$3,250. If you are enrolled in the family plan you have a \$10,000 deductible; you are responsible for the first \$3,500 and the HRA pays the last \$6,500.

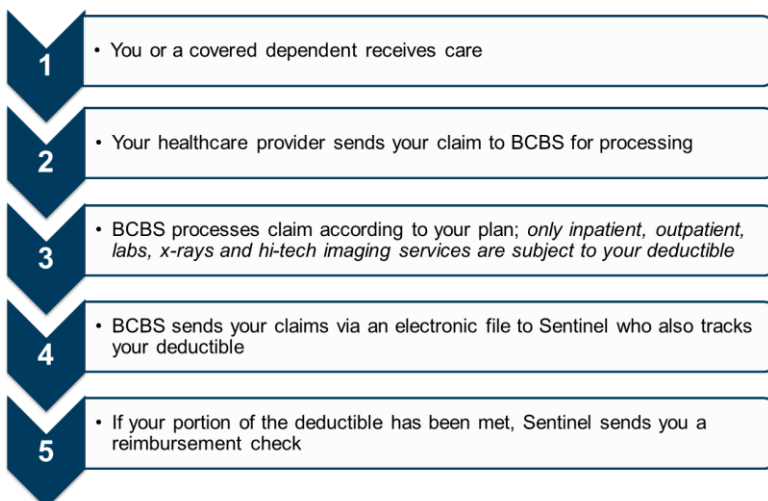
## How will I get reimbursed?

You the member will pay all deductible expenses out of pocket. Once you have met your share of the deductible, Sentinel will issue you a check to reimburse you for the additional deductible expense you paid out of pocket.

## What are the benefits of an HRA and why does Odyssey offer this type of plan?

The employer funds deposited into the account are not considered part of your income and therefore are not subject to income, FICA or worker's compensation tax. Basically, it is tax free money to be used for qualified medical expenses. An HRA typically sits alongside a health plan with higher deductible, coinsurance and copayments; these plans often times have lower monthly medical premiums allowing you to save money.

## How does an HRA work?



## How do I track my deductible?

Tracking your deductible is easy and will help you figure out what portion you have met and when the HRA will “kick in”. You can track your deductible by going to: [www.sentinelgroup.com](http://www.sentinelgroup.com) or by downloading the mobile app on the App Store or Google Play

### It is important to remember:

- The providers office should be submitting claims through BlueCross BlueShield of Massachusetts (BCBSMA) and not asking for payment upfront
- Present your medical ID card, if you are asked for payment upfront explain that you have a deductible plan and claim needs to be submitted through BCBSMA to determine how much deductible expense is remaining
- If you experience difficulty working with a providers office call BCBSMS Member Services (number on back of ID card) and ask that member services contact the provider directly.