

# HRA \$4000/\$8000

(tied to the 7500/15000 Plan)

**Your HRA pays for the following eligible expense types:**

Deductible and Prescriptions. Medical Mutual's HRA will integrate with your medical and pharmacy expenses incurred on the medical plan. Members will not need to submit any Explanation of Benefits to process reimbursements.

## My HRA Benefit Availability

Your employer contributes to your HRA at the start of the Plan Year. At this time your entire HRA balance is available to reimburse eligible expenses.

## My HRA Benefits by Coverage Level

Find the Coverage Level below that applies to you to understand how much and when your HRA pays for each eligible expense types. If you don't use all of your HRA funds for eligible expenses incurred within the plan year, the remaining balance does not carry forward to the following plan year.

### Single (Employee Only) Coverage

#### Deductible and Prescriptions

(Medical & Pharmacy expenses incurred on the medical plan integrate with the HRA , no submission required)

<u>Payment Tier</u>	<u>You Pay</u>	<u>Your HRA Pays</u>
The first \$4,000 of eligible expenses	\$4,000	\$0
The next \$3,500 of eligible expenses	\$0	\$3,500
Medical Mutual pays covered claims that are in excess of the \$7,500 level		

### Limited Family (Employee + One) Coverage

#### Deductible and Prescriptions

(Medical & Pharmacy expenses incurred on the medical plan integrate with the HRA , no submission required)

<u>Payment Tier</u>	<u>You Pay</u>	<u>Your HRA Pays</u>
The first \$4,000 per individual, or the first \$8,000 per family, whichever is reached first	\$4,000 per individual, max of \$8,000 per family	\$0
The next \$3,500 per individual, or \$7,000 per family, whichever is reached first	\$0	\$3,500 per individual, max of \$7,000 per family
Medical Mutual pays covered claims in excess of the \$7,500 individual and \$15,000 family level		

per family

### Family Coverage

#### Deductible and Prescriptions

(Medical & Pharmacy expenses incurred on the medical plan integrate with the HRA, no submission required)

<u>Payment Tier</u>	<u>You Pay</u>	<u>Your HRA Pays</u>
The first \$4,000 per individual, or the first \$8,000 per family, whichever is reached first	\$4,000 per individual, max of \$8,000 per family	\$0
The next \$3,500 per individual, or \$7,000 per family, whichever is reached first	\$0	\$3,500 per individual, max of \$7,000 per family
Medical Mutual pays covered claims in excess of the \$7,500 individual and \$15,000 family level		

**Reviewing HRA Claims Online, through the Mobile App, or As Paper Claims**

Accessing your HRA and claims information during the year can be accessed by registering an account with MyHealthPlan through Medical Mutual. Visit: [www.medmutual.com](http://www.medmutual.com) to register your account.

\* This document is intended to be an illustration of the HRA structure applicable with the HRA 7500/0 plan through Medical Mutual; please refer to insurance contracts for coverage details