

South Burlington School District Health Reimbursement Arrangement
South Burlington Education Association – Teacher Unit
Blue Cross Blue Shield of Vermont (BCBS)...Future Planning Associates, Inc. (FPA)

2018 Annual Benefit: Maximum Benefit Per Coverage Period, January 1 – December 31
For group health insurance deductible and co-insurance expenses, including prescriptions:

Benefits Based on the VEHI Gold CDHP Plan; same benefit if other VEHI Plan is selected

Max out of pocket	\$2,500 (single)\$5,000 (2 person/family)		
	<u>Single</u>	<u>2 Person</u>	<u>Family</u>
First Dollar*	\$ 400	\$ 800	\$1,200
HRA Benefit	\$2,100	\$4,200	\$3,800

***First Dollar is the amount the employee pays (out of pocket) before the HRA benefit becomes available;** participants will be notified once the “first dollar” maximum has been met and the HRA benefit will begin. *“First Dollar” expenses could be reimbursed from the Health Flexible Spending Account under the Section 125 Plan If you elect to participate.*

How does the HRA work?

A participant or eligible family member goes to the doctor or hospital

The doctor or hospital reports to BCBS, BCBS determines what is or is not covered, assigns the dollar amount (the negotiated fee for service) and reports that amount on the Explanation of Benefits (EOB) that is sent to the participant; co-pays, deductibles and co-insurance expenses are eligible for reimbursement under this HRA; BCBS mails paper EOBs to participants each month; current BCBS information is available at their website

A separate report is sent to the doctor or hospital; the doctor or hospital will bill the participant for the deductible amount

Participants DO NOT need to submit a request for reimbursement, FPA receives an automatic feed from BCBS with EOB information on all participants who have incurred an insured health care expense, including prescriptions; FPA will pay the provider directly each week for non-prescription expenses; **a Debit Card, limited to prescription expenses**, will be provided to employees who have completed a Debit Card enrollment form; a confirmation of payments will be e-mailed to participants

FPA will need the following from each employee participating in the HRA:

- Personal Information/Enrollment form,
- Employee Authorization for Direct Deposit
- Debit Card enrollment form

Questions: SBSD: Amadee Denton, 652-7056 or adenton@sbschools.net

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