Big M Gap Deductible Fund (HRA)

If you choose to enroll in the Gold or Silver Medical plans, you will be also be participating in the Big M Gap Deductible Fund. This is also known as Health Reimbursement Arrangement (HRA).

- Big M has purchased a Medical plan through BCBS of Mississippi with a higher deductible.
- To help lessen the burden of medical expenses on employees, Big M has set aside money to help fund a portion of the deductible on behalf of members. The amount that is funded depends on the Medical plan you have selected (Gold or Silver) and who you have covered on the plan.
- The fund can only be used for expenses that go to the deductible. Plan members are still responsible for medical and prescription copays and coinsurance.

	BCBS of MS Higher Deductible Plan =	Member Deductible +	Big M Gap Deductible Fund
Medical GOLD (Single)	$5,000	$1,000	$4,000
Medical GOLD (Family)	$10,000	$2,000	$8,000
Medical SILVER (Single)	$5,000	$3,000	$2,000
Medical SILVER (Family)	$10,000	$6,000	$4,000

Reimbursement Process

In order to be reimbursed by the Big M Gap Deductible Fund, you must follow these steps.

1. After each doctor's visit or procedure, you will receive a document from Blue Cross Blue Shield known as an Explanation of Benefits (EOB)
2. You must submit every single EOB to Wex, a third party who helps with the administration of the Gap Deductible Fund. If you do not submit your EOB, Wex will not be able to track your eligibility for reimbursement.
3. Once you have satisfied your portion of the deductible, Wex will begin to reimburse you from the Fund.
4. As a reminder, you will continue to be responsible for office visit and prescription copays and coinsurance. These expenses are not reimbursable by the Gap Deductible Fund.

You can submit your EOB to Wex in one of the following ways:

1. Log into your online Wex account (www.wexinc.com) & upload EOB to "Tasks" from Home
2. Download the **Benefits by Wex** mobile app, take a picture of EOB and submit through app
3. Mail to Wex: PO Box 2926 Fargo, ND 58108