

Health Reimbursement Account (HRA) Summary

Benefit Overview

An HRA is a health spending account provided by and owned by an employer.

HRA funds are provided 100% by the employer.

- HRA funds are fully available at the start of the Plan year.
- You are not able to add funds to an HRA.
- You do not pay taxes on money that is paid on your behalf from an HRA.
- If you leave the company, unused HRA funds remain with the employer.
- You pay for certain expenses under the Plan first prior to claims being paid from your HRA account.

How does it work?

The HRA is integrated with the Cigna OAP HRA plan. After the participant pays their portion of the plan's deductible, the HRA will pay the remaining deductible amount.

If the expense is covered by your HRA:

- Cigna pays your doctor directly from your account. You receive an explanation of benefits that confirms the amount that was paid from your account. It will also tell you how much money is left in your account.

If the expense is not covered by your HRA:

- You will receive an explanation of benefits letting you know that you are responsible for payment to your doctor and how much you owe. Your doctor will bill you directly for any amount that you owe.