

Health Reimbursement Arrangement (HRA)

Established by Town of Arlington | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Town of Arlington to help you afford your medical costs by subsidizing a portion of your annual medical plan costs.

HRA PLAN SUMMARY

Plan Year: July 1, 2017 – June 30, 2018

Eligible Expenses: Certain copays or in-network out-of-pocket expenses based on the requirements outlined in the Benefit Section.

Benefit: The HRA will reimburse any out of pocket medical expenses (excluding vision and dental) once a minimum in benefits has been paid for by the employee based on enrollment status. There is no minimum required to be reimbursed for the eligible copays listed below:

Eligible Copays	Out of Pocket, In-Network Expenses
High-Tech Imaging In-Network Hospitalization Outpatient Day Surgery ER visit No Max Reimbursement	EE only: 0% of the first \$1,000 E+F: 0% of the first \$2,000 No Max Reimbursement

HOW TO USE YOUR HRA BENEFIT

Once you've incurred a service and your insurance carrier has processed your claim they will provide you with an Explanation of Benefits (EOB) showing the service details and how your benefits were applied. If the EOB shows that a copayment has been applied to an eligible expense you may submit the EOB and a completed claim form to Navia for reimbursement (note that Navia does not coordinate claim submission with your insurance carrier). It is your responsibility to pay the provider of service but you do not need to pay prior to submitting for reimbursement. The claim submission process is outlined below:

- 1) Complete a claim form, itemize your expenses and list the total amount you're claiming.
- 2) Obtain an Explanation of Benefits (EOBs) from your insurance carrier. You must be enrolled in one of the Town of Arlington's GIC plans.
- 3) Submit the claim form and EOB to Navia. The most efficient way to submit a claim is by uploading it online or with the MyNavia smartphone app for Android or iPhone. You may also submit by email, fax or mail. Please use only one method per submission. Allow at least 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. Your reimbursement will be directly deposited into your bank account or a check will be sent to your home. Note that bank deposits may take 1-2 days to post to your account.
- 5) You will have 90 days to submit claims after the end of the plan year. In the event that your employment is terminated or you lose HRA coverage you will have 90 days to submit claims for expenses incurred prior to your plan termination date. You may have the ability to continue coverage under COBRA (see your employer for details).

HRA vs. Health Care FSA: The Navia debit card is only tied to the funds in your FSA so please do not use the card to pay for copayments of \$100 or more that are reimbursable from the HRA. It is acceptable to use your FSA card for expenses included in your Out-of-Pocket Max (\$1,000 for an individual or \$2,000 for the family), but not in the amounts over the maximum that you want to be reimbursed. You must submit separate claim forms if submitting for FSA and HRA. Residual payments will not automatically be applied to your FSA.