

## **HEALTH REIMBURSEMENT ACCOUNT (HRA):**

The HRA will reimburse the employee for eligible expenses that are applied to the deductible on the health insurance plan. Employees must be enrolled in the High Deductible Plan (HDP) in order to receive this benefit. Please see the below explanation on how the HRA plan will coincide with your health insurance plan.

The EMPLOYEE THRESHOLD must be met before the HRA becomes active.

- **Single** Coverage- EMPLOYEE THRESHOLD: **\$250.00**
- **Family** Coverage- EMPLOYEE THRESHOLD: **\$500.00**

Once the EMPLOYEE THRESHOLD has been met, the HRA will pay up to the maximum amount contributed to the plan by the City for the Calendar Year.

- **Single** Coverage- Calendar Year contributed amount: **\$750.00\***
- **Family** Coverage- Calendar Year contributed amount: **\$1,500.00\***

\*HRA plan does have a rollover feature which allows an employee to rollover to the next calendar year an unused amount up to a maximum of the contributed amount.

After the HRA funds provided have been expensed, the EMPLOYEE is responsible for the remainder of the charges of the eligible expenses according to the health insurance plan.

### **SINGLE COVERAGE EXAMPLE:**

1. **Employee** goes to provider and will pay the ***EMPLOYEE THRESHOLD amount of \$250.00***
2. **HRA plan** will provide the funds for the next eligible expenses - **\$750.00** (not considering any rollover funds)
3. **Employee** pays remainder of deductible and any co-insurance amounts after deductible is met.

### **FAMILY COVERAGE EXAMPLE:**

1. **Employee** goes to provider and will pay the ***EMPLOYEE THRESHOLD amount of \$500.00***
2. **HRA plan** will provide the funds for the next eligible expenses - **\$1, 500.00** (not considering any rollover funds)
3. **Employee** pays remainder of deductible and any co-insurance amounts after deductible is met.

Should you have any questions in regards to the HRA plan, please contact Alliance Insurance Group by calling (334) 396-3960 or email: [kelli@allianceinsgroup.com](mailto:kelli@allianceinsgroup.com)



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