

# Health Reimbursement Arrangement (HRA)

Established by Bronson Healthcare Group | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Bronson Healthcare Group to reimburse you and your family for out-of-pocket medical expenses if you are on a spouse or dependent's group medical plan.

## Benefit Summary

Plan Year: January 1, 2022 – December 31, 2022

Eligible Expenses: Deductible, coinsurance, copay, and prescription expenses associated with a group medical plan that is not Bronson's employer sponsored group medical plan. You may submit claims for eligible expenses that incurred while you have been a participant in this plan. Services must take place at a Bronson facility to be eligible for reimbursement.

Benefit: The HRA will reimburse deductible, coinsurance, copay, and prescription expenses up to the maximum IRS out-of-pocket limit for 2022.

If you are enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) through your spouse or dependent, claims will be reimbursed after you meet your plan deductible. You will need to indicate that that your reimbursement is "post-deductible" when submitting your claim.

HRA or FSA?: If you participate in the Health Care FSA, deductible, coinsurance, copay, and/or prescription expenses will be reimbursed from the HRA first. Any residual amount not covered by the HRA will be automatically applied to your Health Care FSA, unless otherwise stated. Please do not use the Navia debit card to pay for deductible, coinsurance, copay, and/or prescription expenses. The debit card is only tied to funds in your FSA. Deductible, coinsurance, copay, and/or prescription expenses will need to be submitted in the form of an Explanation of Benefits (EOB) from your insurance carrier. Navia will process your claim and send you a reimbursement. You can then use the reimbursement to pay the provider.

## Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Attach an Explanation of Benefits (EOB) from your insurance carrier. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers. The documentation must show that the facility was a Bronson center to be eligible for reimbursement.
- 3) Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your deductible, coinsurance, and copay, claims to be reviewed and processed once it has been received. Claims for prescriptions may take longer to process and approve.
- 4) Reimbursements are processed daily after your claim has been processed and approved. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 5) You will have 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have 90 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date.