



Group Name: _____
Date: _____

HEALTH REIMBURSEMENT ACCOUNT (HRA) KEY QUESTIONS FOR CUSTOMERS

Determine your customer's requirements by obtaining responses to the following questions:

1. MEDICAL OPTION: Which PPO High Deductible Series option (520/80/50, 1020/80/50, 2020/80/50, 2520/80/50) will group offer? _____

2. ELIGIBLE EXPENSES: What will the HRA reimburse?

- Unreimbursed eligible medical expenses (AmeriHealth Standard)
- Prescription drug expenses
- Dental expenses
- Vision expenses
- All IRS Code Section 213(d) expenses
- Other (explain): _____

3. AUTOMATIC CLAIMS ROLLOVER:

Will unreimbursed eligible medical / prescription drug (if eligible) be automatically transmitted for processing against HRA funds?

- Yes

Unreimbursed eligible expenses automatically transmitted from AmeriHealth claims systems for processing against HRA

- No

Paper claims submission required

4. DEBIT CARD: Will members receive a debit card for use in paying copayments at point of service?

- Yes
- No (AmeriHealth Standard)

When debit card and automatic claims rollover are both included, copayments will not be automatically transmitted for processing against the HRA. This is a safeguard against duplicate disbursements. The participant must use the debit card at point of service for paying copayments, or may submit a claim for reimbursement.

5. CONTRIBUTION AMOUNT: What percentage of in-network deductible will be funded by employer?

- Fifty percent (50%) of deductible (AmeriHealth Standard)

Recommend a maximum funding of 50% of deductible. This creates member cost-sharing through a corridor deductible and encourages prudent use of HRA funds.

- Other (explain): _____

Amounts in excess of 50% of deductible will only be available to self-funded medical customers.

6. ORDERING RULES: Does group also offer a Flexible Spending Account (FSA)?

- Yes No

If yes, group must determine which Account is drawn from first. Group's Plan Document must outline order; if not specified, HRA funds will be used before FSA funds.

Which Account should be drawn from first?

- FSA HRA

7. FUND ROLLOVER: How will unused HRA funds be rolled over?

- All unused funds rollover at end of Plan year (AmeriHealth Standard)

- Other (explain): _____

REMINDERS:

Premium and Administrative Fee Billing

AmeriHealth will bill the group customer for premiums or administrative fees for medical plan and monthly HRA administrative fees.

Fund Account Set-Up and Monitoring

Customers will need to set-up a bank account, or use an existing bank account, to fund reimbursements of Health Reimbursement Account claims. Customers will be notified on a monthly basis of additional funding required.