

# Health Reimbursement Arrangement (HRA)

Established by Sacramento Area Electrical Workers | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Sacramento Area Electrical Workers to reimburse you and your family for out-of-pocket medical deductible expenses.

## Benefit Summary

**Plan Year:** January 1, 2021– December 31, 2021

**Eligible Expenses:** Deductible associated with the employer sponsored group medical plan. You may submit claims or use the Navia debit card for eligible expenses that incurred during the plan year.

**Benefit:** Your benefit amount is determined by your enrollment in the SAEW Kaiser sponsored medical insurance plan. The HRA will reimburse deductible expenses up to the amount indicated below.

| Worker Only   | Worker + Family   |
|---|---|
| <ul style="list-style-type: none"><li>• 0% of the first \$250</li><li>• 100% of the last \$2,750</li></ul> Maximum HRA Reimbursement: \$2,750 | <ul style="list-style-type: none"><li>• 0% of the first \$500</li><li>• 100% of the last \$5,500</li></ul> Maximum HRA Reimbursement: \$5,500 |

**How it Works:** Once you've received treatment from a provider, the provider will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your insurance carrier showing how your benefits were applied. If the EOB shows that the service was applied to the deductible, you may submit the EOB and a completed claim form to Navia for reimbursement.

## 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.
- 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 claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. 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. 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 benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).