

HealthEquity®

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

- What Is An HRA?
- Introduction to Health Equity
- HRA Claims Processing
- Medical Plans Review
- Health Equity Consumer Portal & App
- Questions?

What Is An HRA?



- A Health Reimbursement Arrangement, aka an HRA, is an employer funded account that can generate significant savings for both the company and covered employees.
- Offering a medical plan with a higher deductible reduces the premium cost to the company and covered employees.
- Covered employees benefit from lower premium costs and are exposed to a lower deductible
- The company sets aside a specific amount of funds on an annual basis to help offset certain expenses on the medical plan.
- Hudson Lock's HRA is set up to cover a portion of In Network deductible expenses

[HRA the easy way on Vimeo](#)

Why Choose HealthEquity?



BENEFIT ADMINISTRATOR
TO EMPLOYERS OF
1^{IN}7 WORKING
AMERICANS



LEADING PROVIDER

✓ HSAs	7.2M
✓ FSAs	3.2M
✓ HRAs	1.9M
✓ Commuter	0.5M
✓ COBRA	0.9M
✓ OTHER CDBs	0.7M



24/7 Member Services



Award Winning Mobile app



Convenient Help Center



Easy Account Management



Claims Integration

HealthEquity®

HRA – COVERED EXPENSES

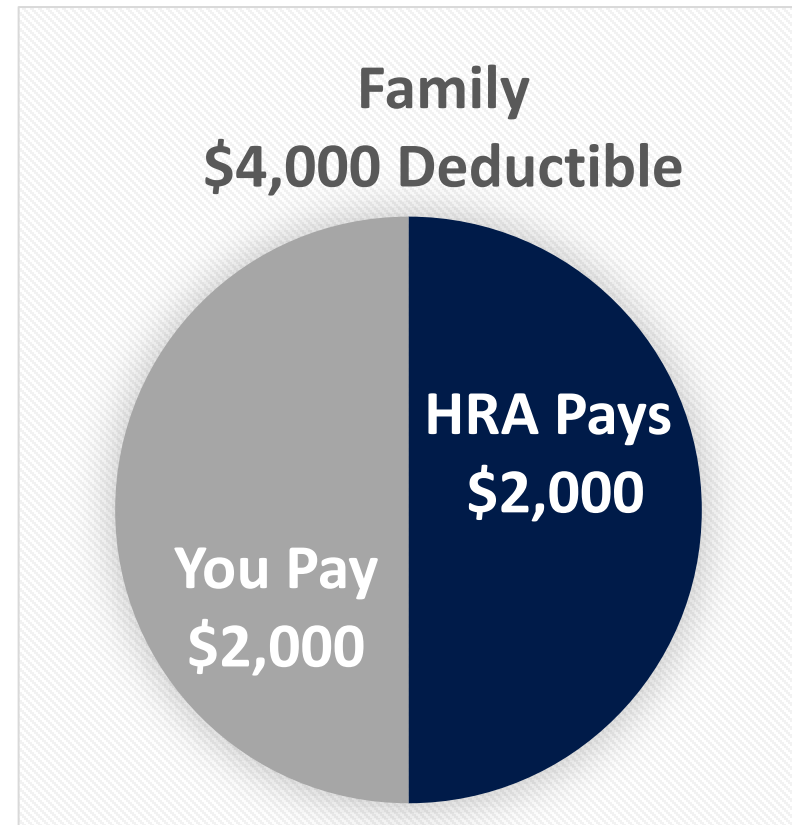
Health Equity Health Reimbursement Arrangement (HRA)

In-Network Deductible

Pay the Participant – Claims Feed with BCBSMA



There is a \$1,000 per member responsibility. The HRA will begin to pay immediately for any member who reaches their \$1,000 deductible responsibility. The maximum HRA reimbursement is \$1,000 per member.



There is a \$1,000 per member responsibility. The HRA will begin to pay immediately for any member who reaches their \$1,000 deductible responsibility. The maximum HRA reimbursement is \$2,000 per family.

1

Visit Medical Provider

Visit your medical provider and present your ID card

2

Provider Sends Claim

Provider sends claim to your health plan for processing. These claims are then sent to HealthEquity and appear in your account.

3

Pay Your Provider

You are responsible for paying medical expenses until you have reached the HRA deductible specified by your employer. After that, HealthEquity will automatically reimburse you for eligible expenses until the HRA funds are gone.

MEDICAL PLANS REVIEW



MASSACHUSETTS



Medical Plan Options:

- BCBS HMO Blue NE \$2,000 with PillarRx
- BCBS Preferred Blue PPO \$2,000 with PillarRx
(only available to Out-of-Area Employees)

Deductible		
	HMO Blue New England \$2,000 with PillarRx*	Preferred Blue PPO \$2,000 with PillarRx*
In-Network (Member/Family)	\$2,000/\$4,000	\$2,000/\$4,000
Out-of-Network (Member/Family)	No Coverage	Combined with In-Network

In-Network Outpatient Services

	HMO Blue New England \$2,000 with PillarRx	Preferred Blue PPO \$2,000 with PillarRx
Office Visit (Preventive/PCP/Specialist)	\$0 Preventive \$20 Copay for PCP \$35 Copay for Specialist	\$0 Preventive \$15 after Deductible
Mental Health Outpatient Visits	\$20 Copay	\$15 after Deductible
Chiropractor/Acupuncturist Visits*	\$35 Copay	\$15 after Deductible
Rehabilitation Outpatient Visits* (PT/OT/Speech)	\$35 Copay after Deductible	\$15 after Deductible
Urgent Care Visits	\$35 Copay	\$15 after Deductible
Emergency Room Visits	\$150 Copay	\$150 after Deductible

*Visit limits may apply to some services.

In-Network Services

	HMO Blue New England \$2,000 with PillarRx	Preferred Blue PPO \$2,000 with PillarRx
Diagnostic Testing (X-Rays, Lab Work)	Covered in full after Deductible	Covered in full after Deductible
Imaging (CT/PET Scans/MRIs)	Covered in full after Deductible	Covered in full after Deductible
Outpatient Surgery	Covered in full after Deductible	Covered in full after Deductible
Inpatient Hospitalization	Covered in full after Deductible	Covered in full after Deductible

Coinsurance

	HMO Blue New England \$2,000 with PillarRX	Preferred Blue PPO \$2,000 with PillarRX
In-Network	20% after Deductible Applies to Durable Medical Equipment & Prosthetics	20% after Deductible Applies to Durable Medical Equipment & Prosthetics
Out-of-Network	No Coverage	20% after Deductible 40% after Deductible Applies to Durable Medical Equipment & Prosthetics

HEALTHEQUITY MEMBER PORTAL & APP

HealthEquity Member Portal and Mobile App



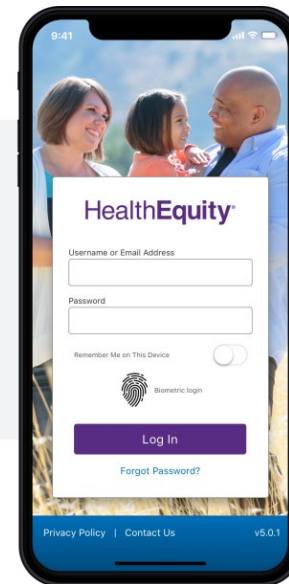
1. Open your browser and go to: www.healthequity.com
2. Click “Login”
3. Select “Health Equity”
4. Enter Username or Create Username & Password

Use the app to manage your HRA Account

The HealthEquity mobile app

- View account balance
- Request distributions
- Review transaction history
- Upload and organize receipts
- Use UPC Scanner
- Mobile application is available on iOS and Android

[Member Portal Guided Tour - Sales Site](#)



EASY ACCESS TO
your account
WHEREVER YOU ARE

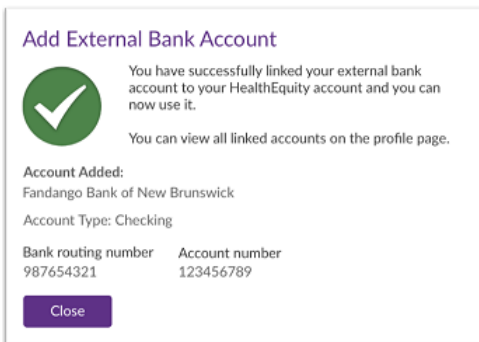
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Add an EFT account for Direct Deposit of HRA reimbursements

External account verification: This allows you to add and verify your bank account information for immediate use.

1. Navigate to the Make a Payment in your portal. A Payment does not need to be requested to enter the EFT information
2. Click 'Add Account'
3. Enter account information
4. Click 'Save Account'.

When you see this confirmation, your bank account has been added:



Add an EFT account for Direct Deposit of HRA reimbursements

Additional external account verification

1. Select the account purpose:

Account Purpose:

☐ I don't want to verify my bank account (It can only be used for reimbursements).

☐ I want to verify my bank account (It can be used for reimbursements, contributions, and/or to send payment to a provider via this external account).

2. If your account will be verified, HealthEquity will place a small deposit into the account, usually less than \$0.50, within 2-3 business days.
3. Once the deposit is received, go to Account, Payment, Contribution, Settings, click 'Verify'
4. On the 'Account Details' screen, enter the deposit amount in the provided box and click 'Verify.' Your bank account should now be ready to use.

ACCOUNT VERIFICATION

This bank account is unverified

To verify that you own the account, a small deposit has been made to this account (may take 2-3 days to appear). Access your bank account or contact your bank to get the exact amount of the deposit, then enter it in the field below.

Deposit amount:

Verify

Note: It may take up to five business days for the initial contribution and/or reimbursement request to clear the account.

Questions?

Email us at: hrkassist@hilbgroup.com

Thank you!

