

# A HEALTH PLAN WITH A HEALTH REIMBURSEMENT ACCOUNT



## Upfront Deductible Health Reimbursement Account (HRA) with Auto-Pay

The Health Reimbursement Account (HRA) through Cigna gives you the control and flexibility to make the right health care decisions by allocating money to an account that helps offset your expenses. Then you decide how to use the funds. Cigna's easy-to-use tools and resources help you make informed choices and save on out-of-pocket expenses.

### How your HRA works

Every year a predetermined amount of money is made available by your employer. This money is only available once you meet your Upfront Deductible. (This is the amount of money you must first pay out of pocket.) These HRA dollars help you pay for your portion of medical expenses and pharmacy services covered by your plan or allowed by your employer, or the IRS. At the end of the year, unused account funds may roll over to the next year (this depends on your plan), allowing you to build up your HRA for future health care needs and reduce future out-of-pocket expenses.

The plan limits your expenses with a yearly out-of-pocket maximum. If you switch medical plans or leave your employer, you forfeit any unused HRA funds.

### Your medical and pharmacy coverage

As with most medical plans, you get to choose the health care provider that suits you best, but choosing a doctor or hospital within your Cigna network allows you to pay less. In-network preventive care services, such as annual physicals and immunizations, are covered at 100%, are not subject to the deductible and don't come from your HRA.<sup>1</sup>

Pharmacy expenses are eligible to pay from your HRA. Please refer to your benefit summary.

### Auto-Pay

Your medical claims are paid automatically using the money in your HRA fund, eliminating the need to submit a manual HRA reimbursement request.

When your prescription coverage is integrated with the medical plan (i.e., subject to a combined deductible), pharmacy expenses are included in the HRA plan. You will pay for your prescriptions at the pharmacy. The pharmacy expenses will then automatically be either applied to your upfront deductible amount you owe or if you have met your upfront deductible amount you will be reimbursed directly from your HRA available balance. No need to submit a claim.

### Using the HRA

You can access HRA balance information, transaction history and claim status anytime through the myCigna<sup>®</sup> App<sup>2</sup> or website, or you can obtain personal customer service 24/7/365.

You also have access to HRA information through the explanation of benefits.

Programs and tools are available online to help you make informed health care decisions. You can research provider cost and quality information, drug cost and detailed drug information, such as side effects and interactions and medical information.

**Together, all the way.<sup>®</sup>**



Offered by: Cigna Health and Life Insurance Company or its affiliates.

## The advantages of an HRA

With the Cigna HRA, you can:

- › Choose a doctor or hospital from the Cigna network offered through your employer's plan.
- › Build an account balance that may roll over year after year for future health care needs as long as you stay with the same employer and remain enrolled in the plan.
- › Avoid filing claims with a network health care provider. Covered medical expenses will be processed automatically from your HRA.
- › Elect direct deposit so that you can be quickly reimbursed for eligible expenses you pay with personal funds.
- › Check out your account balance, transaction history and claims status on the myCigna® App or website.

Set up an FSA, if offered by your employer, to help pay for any out-of-pocket expenses not covered by the HRA.

### Special note on women's health care

As part of your benefits, your plan complies with the Women's Health & Cancer Rights Act, which provides coverage for:

- › Breast reconstruction after a mastectomy
- › Surgery and reconstruction on the other breast for a symmetrical appearance
- › Prostheses and any physical complications during all stages of the mastectomy, including lymphedemas



For more information, call 866.494.2111 or the number listed on your ID card. Find a health care provider at [myCigna.com](https://myCigna.com).

### HRA example

(Plan designs vary: Assumes no Flexible Spending Account, \$1,000 employer HRA allocation, \$1,500 medical plan deductible and 80% in-network medical plan coverage.)

#### YEAR 1

Employer allocation to HRA	\$1,000
Eligible expenses (applied to deductible)	\$750
HRA pays	-\$750
<b>HRA balance</b>	<b>\$250</b>

#### YEAR 2

Employer allocation to HRA	\$1,000
HRA rollover from year one <sup>3</sup>	\$250
<b>Total HRA balance</b>	<b>\$1,250</b>
Eligible expenses (\$1,500 applied to deductible, \$1,500 subject to coinsurance)	\$3,000
HRA pays	-\$1,250
Employee out-of-pocket <sup>4</sup>	-\$550
Medical plan pays <sup>5</sup>	\$1,200
<b>HRA balance</b>	<b>\$0</b>

#### YEAR 3

Employer allocation to HRA	\$1,000
HRA rollover from year two <sup>3</sup>	\$0
Eligible expenses (applied to deductible)	\$500
HRA pays	-\$500
<b>HRA balance</b>	<b>\$500</b>

These are examples for illustrative purposes only. Actual costs and plan deductibles, coinsurance, and copays may be different. Please check your plan documents for details.



1. Not all preventive care services are covered. For example, immunizations for travel are generally not covered. See your plan documents for a list of covered and non-covered services.
2. App/online store terms and mobile phone carrier/data charges apply.
3. Please check your plan provisions to determine if your plan allows HRA funds to roll over and if there are any limits on rollover amounts.
4. \$250 toward deductible, \$300 coinsurance.
5. 80% of \$1,500 remaining amount after deductible has been met.

The health care providers that participate in the Cigna network are independent contractors solely responsible for the treatment provided to their patients. Providers are not agents of Cigna. All group health insurance policies and health benefit plans contain exclusions and limitations. For costs and complete details of coverage, see your plan documents.

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