

Employee Benefit Plans

Employer and Employee HRA Concierge Service

City of Dupont HRA Benefit Information

Term: 1/1/2023 to 12/31/2023

Employees of City of Dupont who participate in the High Deductible Major Medical plan are eligible to participate in the **Health Reimbursement Arrangement (HRA)**.

Annual Deductible (In-Network): The High Deductible Major Medical Health Plan Annual Deductible is \$1500 for an individual and \$3000 for a family.

- The HRA will then reimburse coinsurance expenses at 20% from \$1501 to \$3000 for an individual and \$3001 to \$4800 for a family.
- Claims for reimbursement must be accompanied by an Explanation of Benefits (EOBs) from Regence Blue Shield the Medical Carrier, showing the deductible met to date. www.Regence.com

Out-of-Pocket Maximum (In-Network): The High Deductible Major Medical Health Plan Out-of-Pocket Maximum is \$5000 for an individual and \$10,000 for a family.

Eligible Expenses: The HRA plan will only reimburse for claims that are subject to coinsurance.

Services may include: Diagnostic Lab and X-Ray, Inpatient Care, Emergency Room (excluding Copays)

Non-Eligible Expenses: The HRA plan **will not** reimburse for claims that **are not** subject to the coinsurance:

Examples of services **not** included: Dental, Vision

The Annual Maximum benefit under this HRA plan is \$2400 for an individual and \$4800 for a family. These totals represent reimbursement for all Medical charges subject to the Annual Deductible for the 2023 calendar year. This benefit pays on a calendar year basis. The Last day to submit 2023 expenses will be March 31st, 2024, which is 90 days after the end of the calendar year. Any unused benefits will be forfeited.

Employee-specific issues or inquiries

You have an advocate at Red Quote to assist you with the management of your HRA plan. Feel free to call direct to reach your Benefits Advisor, Robin Marcello at 253.987.1004, or email HRA@BergBenefits.com. If you are transmitting sensitive documentation, please email Robin at RMarcello@RedQuote.com and a secured link will be provided. This is suggested for all Explanation of Benefits uploads.



City of DuPont HRA Administration

Eligible Employees that enroll in the High Deductible Health Plan (HDHP) with Regence BlueShield are eligible for the Health Reimbursement Account (HRA).

As a reminder, the Regence HDHP has the following benefits:

Deductible Per Calendar Year:

- Employee Only \$1,500.00
- Employee + Dependent(s) \$3,000.00

Out-of-Pocket Per Calendar Year (includes the Deductible):

- Employee Only \$5,000.00
- Employee + Dependent(s) \$10,000.00

Coinsurance (After your deductible is satisfied, you share in the cost share of eligible charges):

- Preferred Network Provider 20%
- Participating and Nonparticipating Provider 40%

HRA Contributions (will trigger once you have satisfied the deductible):

- Employee Only \$2,400.00
- Employee + Dependent(s) \$4,800.00

As a reminder, the HRA is only allowable for eligible expenses that go towards the Out-of-Pocket.

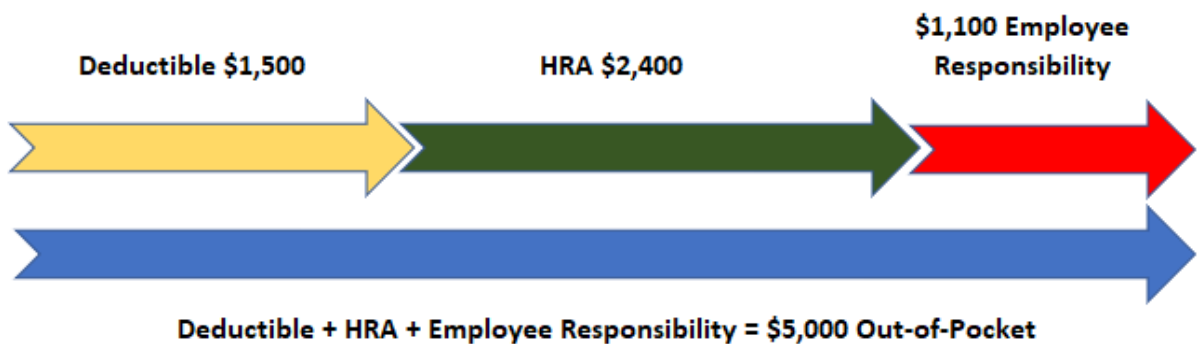
In the event that you incur services that have limited visits, such as chiropractic or massage therapy, any services incurred in excess of the limit are your responsibility.

Once your deductible is satisfied, you will need to contact Berg Benefits (RedQuote) at admin@redquote.com, to let us know that your deductible has been satisfied, and this will trigger the HRA reimbursement.

If you want Berg Benefits (RedQuote) to download the Explanation of Benefits (EOB) from the Regence BlueShield portal, you will be required to complete a HIPAA Release Form and provide Berg Benefits (RedQuote) with your Regence Logon and Password.

If you do not want to share your Login and Password, you will be required to submit the Explanation of Benefits (EOB) and claim form to the HRA Claims Administrator, RedQuote or use RedQuote's mobile application.

Example: Employee Only



Example: Employee + Dependent(s)

