

# Sentara Health Plans HDHP

## *With Health Reimbursement Arrangement (HRA)*

### 1. What is a Health Reimbursement Arrangement?

A Health Reimbursement Arrangement (HRA) is a fund available to you and your eligible dependents to use in conjunction with your health plan. The funds are deposited by the health plan carrier (Sentara Health Plans) to help pay for certain out-of-pocket healthcare expenses, such as a deductible or coinsurance. The amount contributed is predetermined by Sentara Health Plans and the U.S. Office of Personnel Management (OPM). Sentara Health Plans will deposit \$1,000 per Self Only employee, or \$2,000 per Self Plus One or Self Plus Family for the plan year. These amounts will be deposited the month after premiums are paid. See the FEHB Brochure available at [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal) for additional details.

### 2. How does an HRA work?

The health plan carrier is the only one who can contribute to the HRA. Funds are deposited monthly and used when eligible expenses are incurred up to the amount designated. See the FEHB Brochure available at [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal) for additional details.

### 3. Can I pay for all my out-of-pocket healthcare expenses with my HRA?

No, the HRA can be only be used to pay for eligible healthcare expenses. Please refer to your plan benefits for the qualified expenses that are HRA eligible.

### 4. Are my HRA contributions taxable to me?

No. Contributions to an HRA are not included in your income. Any payments for eligible healthcare expenses made from the HRA are tax-free to you.

### 5. What are the advantages of using Sentara Health Plans HDHP with HRA?

Sentara Health Plans HDHP with HRA involves a simple enrollment process into the health plan and into the HRA. You do not have to submit claim forms or receipts in order to use HRA funds for covered out-of-pocket costs. Your portion of processed claim costs is automatically sent to our HRA administrative partner to substantiate the expenses. You will have online access to HRA payment and fund activity to monitor claims and fund balances, and to a variety of other healthcare resources on [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal).

### 6. How do I access my HRA account?

Throughout the year, when you have questions about your benefit plan coverage, would like to view claims information, or check your available HRA balance, you can find the information online at [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal). Sign in to your secure [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal) account\*, then select "Health Reimbursement Account" to navigate to your HRA member portal. In addition, the Members section of [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal) has a variety of resources available to help you manage other healthcare related tasks, request a member ID card, search for network providers, research healthcare topics, view required notices related to your healthcare benefits, and much more.

*\*If you are registering at [sentarahealthplans.com/federal](https://sentarahealthplans.com/federal) for the first time, you will need your member number from your Sentara Health Plans member ID card to create a username and password.*

### 7. Can HRA funds be used at any time in the plan year?

Yes, however they must be used to pay for eligible healthcare expenses.

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### **8. Can HSA funds be invested?**

No, these funds are not a personal interest-bearing or growth account.

### **9. Do I have to pay any additional out-of-pocket costs for wellness and preventive benefits\*?**

Yes, most wellness or preventive benefits are covered before the general deductible. Preventive care generally includes routine check-ups, well-baby care, an annual GYN exam, and preventive screenings such as mammography and colonoscopy screenings.

### **10. What happens after I open an HSA with my Sentara Health Plans HDHP with HSA plan?**

HRA funds are not portable; however, you may continue your health insurance and/or the HRA through TCC. Please speak directly with OPM about your eligibility for coverage continuation.

*This page is intended to be an overview of the Sentara Design/HRA health plans integrated with HealthEquity HRA offered to employer groups. Sentara Health Plans is a trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc. Sentara Design/HRA PPO plans are underwritten by Sentara Health Insurance Company. Sentara Health Plans underwrites Sentara Design/HRA HMO, POS, and mandated point of service plans. Self-funded group health plans are administered but not underwritten by Sentara Health Administration, Inc. All plans have benefits exclusions, limitations, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or sign in at [sentarahealthplans.com](http://sentarahealthplans.com). Employers and employees should consider consulting with a tax advisor when setting up or using an HRA..*