

Optima Health HDHP with Health Reimbursement Arrangement (HRA)

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Frequently Asked Questions

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 (Optima Health) to help pay for certain out-of-pocket medical expenses, such as a deductible or coinsurance. The amount contributed is predetermined by Optima Health and the U.S. Office of Personnel Management (OPM). Optima Health will deposit \$900 per Self Only employee, or \$1,800 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 optimahealth.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 optimahealth.com/federal for additional details.

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

No, the HRA can be only be used to pay for eligible medical 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 medical expenses made from the HRA are tax-free to you.

5. What are the advantages of using Optima Health HDHP with HRA?

Optima Health 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 optimahealth.com/federal.

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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 optimahealth.com/federal. Sign in to your secure optimahealth.com/federal account**, then select “Health Reimbursement Account” to navigate to your HRA member portal. In addition, the Members section of optimahealth.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 optimahealth.com/federal for the first time, you will need your member number from your Optima Health 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 medical expenses.

8. Does my HRA earn interest or can the funds be invested?

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

9. Are wellness and preventive benefits covered under the Optima Health HDHP with HRA plan?

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 to the HRA funds if I change jobs or switch plans?

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.