Sentara Health Plans

Simplify your visit

With Sentara HRA



Sentara HRA plans offer a Health Reimbursement Account (HRA) to help pay for eligible healthcare expenses. You do not have to submit claim forms or receipts. Your portion of the processed claim costs are automatically sent to our HRA administrative partner for processing.

1. Provider visit

During your provider visit, present your Sentara HRA member ID card. Please note that you may be asked to pay a portion of the estimated charges at the time of service depending on your provider's payment policies (this amount will be deducted on your doctor's final bill).

Next, you will receive the following statements related to your visit:

2. Statements

- **Sentara Health Plans Explanation of Benefits**
  - This statement will show the total member costs based on your benefit plan.
- **HRA statement***
  - This statement will show any payment towards your member costs from your employer-sponsored HRA.

**not applicable if using an HRA debit card*

- **Bill from healthcare provider**
  - This statement will show any remaining amount you owe after health plan or HRA payments.

3. Payment

If your HRA utilizes a debit card, you may pay directly for any eligible out-of-pocket expenses. Additionally, you pay any remaining member costs directly to your healthcare provider from your personal funds. Sign in at **sentarahealthplans.com** to access your claims information and review your HRA balance.

If you have questions or want to learn more, visit **sentarahealthplans.com**

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.

Frequently asked questions

1. What is a Health Reimbursement Arrangement

(HRA)? An HRA is an employer–sponsored fund available to you and your eligible dependents to use in conjunction with your health plan. The funds are promised by your employer to help pay for eligible out-of-pocket healthcare expenses, such as a deductible or coinsurance. Your employer determines the amount contributed and when the funds will be available to pay towards your, or your family's, eligible healthcare expenses.

2. How does an HRA work?

Your employer is the only one who can contribute to the HRA. This is a promise-to-pay arrangement, meaning funds are provided when eligible healthcare expenses are incurred up to the specific amount designated by your employer.

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

Charges that are eligible for reimbursement under an HRA are determined by your employer. They can include deductible, coinsurance, or copayments. Please contact your human resources department for clarification.

4. Are my employer's HRA contributions taxable to me?

No, your employer's contributions to the 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 benefits of using Sentara HRA?

Sentara HRA plans have a simple enrollment process into the health plan and into the HRA. You do not have to submit claim forms or receipts to use HRA funds for covered out-of-pocket costs. Your portion of a processed claim's cost is automatically sent to our HRA administrative partner to substantiate the expenses. You will have access to HRA payments, fund activities, claim monitoring, fund balances, and a variety of other healthcare resources when you sign in at **sentarahealthplans.com**.

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

Yes, however they must pay for eligible healthcare expenses as designated by your employer.

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

No, these are promise-to-pay funds from your employer and are not a personal interest bearing or growth account.

8. Are wellness and preventive benefits covered under my Sentara HRA plan?

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

9. What happens to HRA funds if I change jobs or retire?

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

This page is intended to be an overview of the Sentara HRA health plans integrated with HealthEquity HRA offered to employer groups. Sentara Health Plans is the trade name of Sentara Health Plans, Sentara Health Insurance Company, Sentara Health Administration, Inc., and Sentara Behavioral Health Services, Inc. Sentara HRA PPO plans are underwritten by Sentara Health Insurance Company. Sentara Health Plans underwrites Sentara 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. Employers and employees should consider consulting with a tax advisor when setting up or using an HRA.

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Sentara® Health Plans