Sentara Design/HRA: A Consumer-Directed Health Plan (CDHP)

Coupled with a Health Reimbursement Arrangement (HRA)

Frequently Asked Questions

1. **What is a CDHP?**

   A CDHP refers to a comprehensive health plan that allows more involvement by the consumer in the purchases of healthcare and in taking care of themselves. Typically, the member is responsible for eligible healthcare expenses until the deductible is reached.

   With Sentara Design/HRA plans coupled with a Health Reimbursement Arrangement (HRA), the HRA funds offered by the employer can be used to help cover the deductible expenses.

2. **What is a Health Reimbursement Arrangement (HRA)?**

   An HRA is an employer–sponsored benefit program 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 certain 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.

3. **Who is eligible to open an HRA?**

   If your employer offers an HRA, Sentara Health Plans provides an integrated HRA product with our Sentara Design/HRA plans. HRAs are established by the employer for their eligible employees and dependents that are enrolled in the HRA-linked plan. It is not a separate fund or savings account that is opened independently by you.

4. **Who can contribute to an HRA?**

   Your employer is the only one who can contribute to an HRA. An HRA is not pre-funded, meaning the pledged dollars are not pre-loaded into the account waiting to be used. An HRA is a promise-to-pay arrangement, meaning funds are provided when eligible healthcare expenses are incurred up to a specific amount designated by your employer.

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

   No, your employer's contributions to the HRA are not included in your income. Any reimbursements for eligible healthcare expenses made from the HRA are tax-free to you.

6. **Who owns the HRA?**

   Because the HRA is a promise-to-pay arrangement, any funds not used by the employee remain with the employer. HRA funds are not portable—if you leave your employer you may not have access to the HRA funds to pay for your eligible healthcare expenses. However, if you elect COBRA when leaving your employer, you may still have access to the HRA funds during the COBRA period.

7. **What can I pay for with my HRA funds?**

   An HRA can be used to pay for eligible healthcare expenses. With most Sentara Design/HRA plans, HRA funds are used to help members pay for deductible expenses. You can access your HRA when you register or sign in to **sentarahealthplans.com/members** or through the Sentara Health Plans mobile app.

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8. How does Sentara Design/HRA work?

If you have group coverage under one of several Sentara Health Plans CDHPs, read your plan benefits to understand what is covered. Some plans may require that you use providers under contract with Sentara Health Plans in order to receive services. After you receive care, the provider will submit a claim for payment to Sentara Health Plans. Sentara Health Plans will process the claim according to your plan benefits and pay providers a negotiated amount based on our contracted fee schedule. In most cases, you will receive a bill from your provider after they have received applicable payments from Sentara Health Plans, with the remaining balance billed to you as an out-of-pocket expense.

If any of these out-of-pocket expenses are eligible for HRA payment, the provider will be paid separately for the portion pledged by your employer from the HRA. There is no paperwork to file for you to receive HRA funds. If additional out-of-pocket expenses are owed by you to the provider, you will be responsible for the balance after applicable Sentara Health Plans and HRA payments. You can monitor your HRA activity at any time by accessing the secure member portal at **sentarahealthplans.com/members**.

9. What are the benefits of the Sentara Design/HRA plans?

Sentara Design/HRA plans have a simple enrollment process into the health plan and into the HRA. You don't have to submit claims 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/members**.

10. Can an HRA ever be used to pay for ineligible expenses?

No, HRA funds are for out-of-pocket expenses established by the employer as eligible for payment.

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

Yes, as long as they are used to pay for eligible healthcare deductible expenses designated by your employer growth account.

12. Does an HRA earn interest?

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

13. Can HRA funds be invested?

No, they are not your funds to invest.

14. Do I have to pay any additional out-of-pocket costs for wellness and/or preventive benefits?

Some wellness or preventive benefits are covered before the general deductible. A copayment may apply. Preventive care generally includes routine check-ups, well-baby care, an annual gynecology (OB-GYN) exam, and preventive screenings such as mammography and colonoscopy screenings.

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15. How do I access my HRA account?

Throughout the year, when you have questions about your benefit plan coverage, would like to view claim information, or check your available HRA balance, you can find the information online by signing in at **sentarahealthplans.com/members**. Once signed in, select "Health Reimbursement Account." Your **sentarahealthplans.com** account also 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.

16. Can I continue my HRA through COBRA?

Yes. You may continue your health insurance and/or the HRA through COBRA. Please speak directly with your employer about the details.

17. How soon can I begin to use my HRA?

Your employer determines how HRA funds are used and when they are available to you.

18. Will an HRA be established for the eligible dependents on my health plan or only for me, the employee?

The HRA is available to all eligible Sentara Health Plans members. Your employer may choose to provide different amounts for individual versus family enrollment.

This document 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. Employers and employees should consider consulting with a tax advisor when setting up or using an HRA.

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