

Health Reimbursement Arrangement (HRA)

St. Paul's

Plan Year: October 1, 2024 to September 30, 2025

What is a Health Reimbursement Arrangement (HRA)?

Your HRA account reimburses a portion of the In-Network deductible under your company's health care plan, Highmark PPOBlue or Performance Blue \$8,000, as described below. Employees must be enrolled in the health plan to qualify.

	<u>Plan Annual Deductible</u>	<u>Employee Share Initial Cost</u>	<u>Employer Share Deductible Balance</u>
Option 1:			
Individual	\$ 8,000.00	\$ 750.00	\$ 7,250.00
Family	\$ 16,000.00	\$ 1,500.00	\$ 14,500.00
Option 2:			
Individual	\$ 8,000.00	\$ 1,500.00	\$ 6,500.00
Family	\$ 16,000.00	\$ 3,000.00	\$ 13,000.00
Option 3:			
Individual	\$ 8,000.00	\$ 3,000.00	\$ 5,000.00
Family	\$ 16,000.00	\$ 6,000.00	\$ 10,000.00

How do I submit qualified expenses and get reimbursed?

- To be reimbursed for eligible expenses, you can access your Davevic consumer portal on your computer or download our mobile app to submit documentation for reimbursement.
- You may also complete an HRA Claim Form and return it with the supporting documentation to the address on the back of the form. This can be found on our website.
- **You must attach a copy of the Explanation Of Benefits (EOB) form(s) which supports each reimbursement request.**
- **If your HRA reimburses other items, such as copays or prescription drugs, a detailed receipt or invoice must be provided with each reimbursement request. Please see HRA guide for examples of a detailed receipt.**
- Claims will be reimbursed on a weekly basis. All claims received by Thursday morning of each week will be processed on Friday and payment will be made the following Monday.
- Your reimbursement method will default to a check, but you may sign up for direct deposit through your Davevic consumer portal.
- You have until 90 days after the end of the plan year or termination date to submit claims for reimbursement. However, you are encouraged to mail, or fax claims as the expenses are incurred.

Who do I contact regarding claims processing?

Your company has contracted with Davevic to handle all claims processing for our HRA accounts. If you have any questions regarding how to submit a claim, claim payments, or online account access please contact Davevic directly.

Davevic Benefit Consultants
P.O. Box 976
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724-458-7255 or 800-854-4099

