

# HRA Eligible Medical Expenses Reimbursement Plan

Established by Truckee Sanitary District | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Truckee Sanitary District to help you afford your medical costs by subsidizing a portion of your medical plan deductible.

## Benefit Summary

Plan Year: January 1, 2022 – December 31, 2022

Eligible Expenses: Deductible, coinsurance and copay expenses associated with the employer sponsored group medical plan. All expenses under IRC Sec 213(d) are eligible for reimbursement (medical, dental, vision, Rx & over the counter items).

Benefit: Reimbursements will be issued as indicated below, for each enrolled participant:

Coinsurance Reimbursement Plan	Eligible Medical Expense Reimbursement Plan
0% of the first \$2,000; 100% of the last \$1,000 Max Reimbursement: Employee Only: \$1,000 Employee + Family: \$2,000	Max Reimbursement: Employee Only: \$1,000 Employee + Family: \$2,000

How it Works: Once you've received treatment from a provider, the provider will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your insurance carrier showing how your benefits were applied. If the EOB shows that the service was applied to the deductible, you may submit the EOB (or a summary report from the carrier of your deductible and/or co-insurance expenses and a completed claim form to Navia for reimbursement. For purchases of eligible items, rather than medical services, you will provide an itemized receipt .

## Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Attach an Explanation of Benefits (EOB), summary report from your insurance carrier, or receipt. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers. Alternatively, you may request a report from your insurance carrier summarizing the amount(s) you've paid toward your deductible and coinsurance to date.
- 3) Submit the claim form and EOB or summary report to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Wednesday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 5) You will have 180 days to submit claims after the end of the plan year. In the event that your employment is terminated, or you lose HRA coverage, you will have 90 days from your date of termination to submit claims for expenses incurred while you were covered under the plan. You may have the ability to continue coverage under COBRA (see your employer for details).