

# What you need to know about a health reimbursement account (HRA)

A health plan with an HRA gives you access to many doctors and hospitals in your plan and helps pay for your costs when you need care. This health plan also comes with a reimbursement account to help you pay for eligible health care expenses. Your HRA is funded by your employer.

## Use the account to pay for your health care costs:

- Deductible payments
- Coinsurance (your percentage of the costs)
- Urgent and emergency care
- Lab tests
- Hospital visits
- Copays
- Prescription drugs



## Cracking the code of health insurance lingo

- **Deductible** — the amount you pay each year before your plan starts to pay
- **Coinsurance** — your percentage of the costs after meeting your deductible
- **Out-of-pocket maximum** — the maximum amount you will pay out of your pocket for covered services for the plan year. This amount includes your deductible and your percentage of the costs.
- **Copay** — a flat fee you pay for covered services like doctor visits



# How your health reimbursement account works:

**1** Your employer deposits money into your HRA.

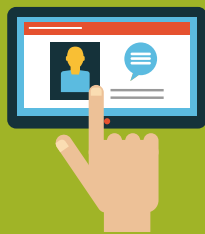
Employee/Individual/Self



**2** Show your ID card when you visit the doctor or pick up your prescriptions. The costs can be paid using these funds.



**3** If you don't have enough HRA funds to cover the cost, you'll pay out of pocket until you pay your entire deductible.



**4** After you've paid your entire deductible, you'll pay your copay and percentage of the cost until you reach your out-of-pocket maximum.



**5** Unused funds in your HRA may roll over to the next year.



## Remember, your plan also includes:

- Preventive care covered at 100% when using doctors and hospitals in your plan
- Our Sydney mobile app and personalized website at [anthem.com](http://anthem.com) where you can:
  - See your benefits, HRA balance and claims.
  - Find a doctor in your plan.
  - Estimate your costs before getting care.
  - Make sure we have your best email address on file so we can send you plan information quickly.