

Cumberland Heights Foundation, Inc.

Health Reimbursement Arrangement (2009 HRA)*

- **What is a HRA?**

- A HRA medical reimbursement plan is ***funded by the employer*** and not the employee. The HRA provides funds for eligible un-reimbursed (out-of-pocket) medical expenses which apply to the deductible or 20% coinsurance.
- **Eligible** expenses are: Physician charges (other than office visit copays), In and Outpatient Hospital charges, Diagnostic Tests and Laboratory Fees.
- Not HRA reimbursable: Office visit co-pays, Prescription Drugs, Dental, and Vision are **NOT** reimbursable by the HRA plan.

- **Health Reimbursement Arrangement (HRA) Funding**

- Cumberland Heights Foundation will provide up to \$750 per single employee or \$1,500 for employees with dependent coverage enrolled at the beginning of the year. The amount of HRA funds is prorated for a partial year of coverage.

- **Purpose and Plan Design**

- The HRA allows employees participating in the Cumberland Heights Foundation group medical plan to use *employer funds* to help offset incurred medical expenses subject to the *“Deductible & Coinsurance”* provisions of the BCBST medical plan.
- Cumberland Heights Foundation sets up an HRA Account with Mangrove Employer Services in the employee's name for eligible reimbursements by debit card (“Benny Card”) or paper form.
- The *Maximum Out-Of-Pocket* medical expense for employees is reduced by the amount of HRA funds utilized to satisfy eligible expenses subject to the *“Deductible & Coinsurance”* provisions of the BCBST medical plan.

- **How do I access the HRA funds?**

- By Benny Card – a card will be mailed to your home approximately 2-3 weeks after you enroll, or
- You may file a paper claim with Mangrove Employer Services if the provider does not accept debit cards.
- You may check your HRA account balance on a 24/7 basis at
<https://www.emangrove.com/benefitslogin.aspx>

- **What is the claim process?**

For Medical Claims:

1. **Always present your BCBST ID card** to the eligible medical provider first.
2. For other eligible expenses: after services are rendered and the provider has filed the claim with BCBST, *review your “Explanation of Benefits” (EOB) from BCBST making sure the claim was properly filed*, and then use the Benny Card for payment of eligible charges.
3. **If you are required to pay at time of service**, have the provider file the claim with BlueCross BlueShield of TN. **BE SURE TO CHECK THE EOB** when it arrives to see the amount you paid is the amount approved by BCBST. They discount most claims. If you overpaid, have the provider apply the credit to your Benny Card.
4. If you couldn't pay with your Benny Card at time of service, file a paper claim with your BCBST EOB and a Mangrove reimbursement claim form. (see Cumberland Heights intranet site for HR forms)

***REMEMBER TO REVIEW YOUR EXPLANATION OF BENEFITS &
SAVE YOUR RECEIPTS!***

**If you have questions, contact your Benefits Representative.
Susan Newkirk
615-687-2840**

***Note:** This exhibit highlights important features of your HRA/Medical program and is intended as an *Overview only*. Not all features and exclusions are listed, refer to the HRA and Insurance Carrier's plan documents for complete details.