HOW THE DEDUCTIBLE AND HRA WORK TOGETHER

Your HRA pays DEDUCTIBLE expenses only: the first $500 for individuals and first $1,250 for family. You must pay out of pocket and be reimbursed via HRA.

1. Payments that go toward the Deductible, as paid, and $0 cost after Deductible is reached:
   a. Ambulance transport
   b. Chemo and radiation
   c. Dialysis
   d. Home health care
   e. Hospice outpatient
   f. Medical drugs that cannot be self-administered (some may fall under RX benefit)
   g. Outpatient psychological testing and neuropsychological assessment
   h. Allergy shots

2. Payments that go toward the Deductible, as paid, and co-pays start after Deductible reached
   a. Diagnostic tests - $40 copay after deductible (except for laboratory from FLEX provider)
   b. Hospital inpatient- $200 copay after deductible
   c. High-tech imaging - $200 copay after deductible
   d. Rehabilitation and Habilitation services - $25 copay after deductible. This includes cardiac rehab, speech therapy, PT and OT.

3. Payments that go toward the Deductible, as paid, and co-insurance (generally 20%) applies after Deductible is reached
   a. Durable medical equipment
   b. Hearing aids (up to age 22)
   c. Ostomy supplies
   d. Prosthetic devices

Your HRA does not pay anything towards these expenses below.

4. Payments that do not go towards Deductible and must be made every time
   a. Office visit co-pays to PCP and Behavioral Health $25 and Specialists $40
   b. RX (NOTE: Tier 5 is 20% coinsurance capped at a maximum of $250 at retail and $750 for mail order)
   c. Emergency Room $300
   d. Hospital outpatient, including diagnostic colonoscopy, $50 from a FLEX provider

5. Payments for Prevention 100% covered by Plan
   a. Annual physical
   b. Annual prevention mammogram
   c. Annual OB-GYN visit
   d. Diagnostic labs from FLEX provider
   e. For others, see schedule of benefits