

## Health Reimbursement Account

### What is a Health Reimbursement Account?

A health reimbursement account or arrangement (HRA) is true to its name: Howard-Suamico School District will fund the account so you can be reimbursed for eligible expenses applied to the medical plan deductible. As an account-based health plan, an HRA can help you stretch the value of your health care dollar for medical plan deductible expenses.

### How does the Howard-Suamico School Districts Health Reimbursement Account work?

The Howard-Suamico School District will set the HRA up for you. It's a different arrangement than a flexible spending account or health savings account, where you can contribute money.

For the 2023 Benefit Plan year the Howard-Suamico School District will be funding the HRA \$ 750 when enrolled on a single plan, and \$ 1,500 when enrolled on the family plan. The HRA dollars are intended for the plan year and they do not carry over.

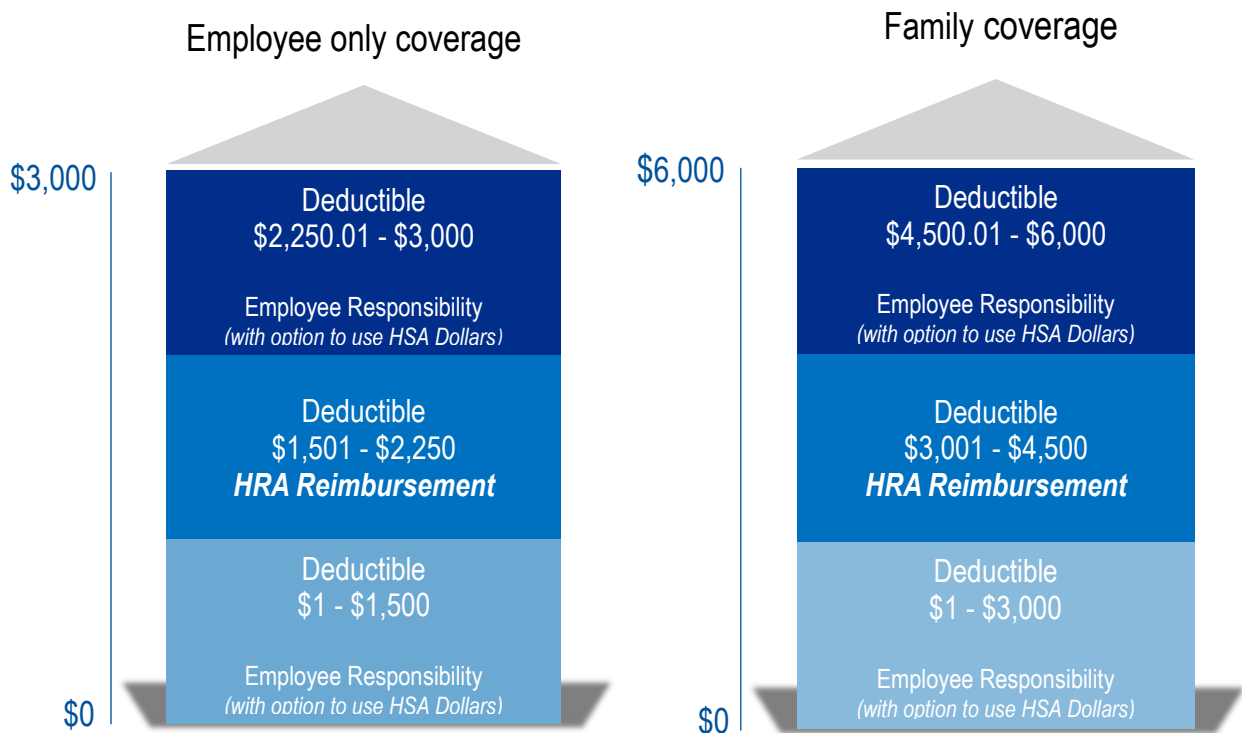
Employee Benefits Corporation (EBC) will be the HRA administrator. Employees will automatically be reimbursed by EBC when they incur additional deductible expenses above \$1,500 on the single plan and \$ 3,000 on the family plan.

Employees are required to cover the **FIRST**

- \$ 1,500 for single coverage
- \$ 3,000 for family coverage

Health Reimbursement Account (HRA) covers the **NEXT**

- \$ 750 for single coverage
- \$1,500 for family coverage



\*The above examples are when seeing In-Network Providers

# Medical Insurance

## WCA Group Health Trust / UMR

Generally, you must pay all the costs from providers up to the deductible amount before this plan begins to pay. Out of network benefits are not available except for emergency care.

WCA Group Health Trust HSSD Medical Plan		
Coverage	In-Network Benefits	Out-of-Network Benefits
<b>Annual Deductible</b>		
Individual	\$3,000	N/A
Family	\$6,000	N/A
Coinsurance	0%	N/A
<b>Maximum Out-of-Pocket*</b>		
Individual	\$6,850	N/A
Family	\$13,700	N/A
<b>Physician Office Visit</b>		
Primary Care	100% after deductible	Not Covered
Specialty Care	100% after deductible	Not Covered
<b>Preventative Care</b>		
Adult Periodic Exams	100%	Not Covered
Well-Child Care	100%	Not Covered
<b>Diagnostic Services</b>		
X-ray and Lab tests	100% after deductible	Not Covered
Complex Radiology	100% after deductible	Not Covered
Urgent Care Facility	100% after deductible	Not Covered
Emergency Room Facility Charges	\$250 copay, 100% after deductible	\$250 copay, 100% after deductible
Outpatient Facility and Surgical Charges	100% after deductible	Not Covered
<b>Mental Health</b>		
Inpatient	100% after deductible	Not Covered
Outpatient	100% after deductible	Not Covered
<b>Substance Abuse</b>		
Inpatient	100% after deductible	Not Covered
Outpatient	100% after deductible	Not Covered
<b>Other Services</b>		
Chiropractic	100% after deductible	Not Covered

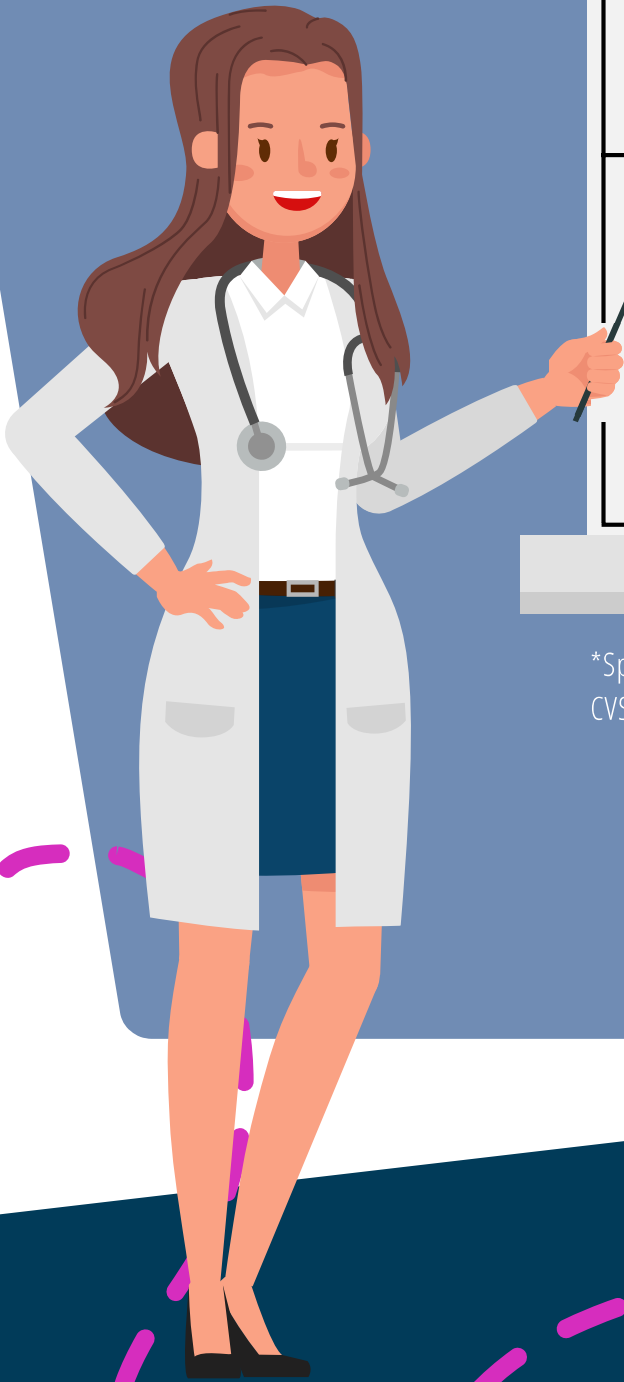
## HSSD Medical Premiums

Employee Contributions (24 Pay Periods)		Employee Contributions (20 Pay Periods)	
<b>7% Premium Contribution</b>		<b>7% Premium Contribution</b>	
Employee Only	\$26.50	Employee Only	\$31.80
Employee + Family	\$60.62	Employee + Family	\$72.75
<b>12% Premium Contribution</b>		<b>12% Premium Contribution</b>	
Employee Only	\$45.43	Employee Only	\$54.51
Employee + Family	\$103.92	Employee + Family	\$124.71

## Cash In Lieu of Medical Insurance

If you are eligible to receive Medical Insurance, you have the option to decline medical insurance through Howard-Suamico School District's group medical plan and receive \$6,000 annually in lieu of medical insurance.

# HSSD Pharmacy Coverage



WCA Group Health Trust HSSD Pharmacy Coverage		
	In-Network Benefits	Out-of-Network Benefits
Retail (up to a 90 day supply)	100% after deductible	Not Covered
Specialty Drugs* (up to a 30 day supply)	100% after deductible	Not Covered
Mail Order (up to a 90 day supply)	100% after deductible	Not Covered

\*Specialty prescriptions can only be obtained through a CVS Pharmacy or by CVS Caremark mail order to a maximum 30-day supply.