

Health Reimbursement Arrangement (HRA)

Established by Montgomery County | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Montgomery County to reimburse you and your family for out-of-pocket expenses. The HRA is available to employees and their family members who are enrolled in the County's High Deductible Health Plan for health insurance and are not eligible to contribute to the Health Savings Account (HSA).

Benefit Summary

Plan Year: January 1, 2023 – December 31, 2023

Eligible Expenses: All expenses under IRC Sec 213(d) are eligible for reimbursement (medical, dental, vision, Rx & over the counter items). You may submit claims for eligible expenses that incurred during the plan year. Claims are filed automatically through a claim feed from the insurance carrier. All manual claims will be denied unless you have opted out of the claim feed. Opt-out is all or nothing and applies to both FSA and HRA as applicable.

HRA Contribution: Matching contribution up to \$1,000 based on FSA election + Incentive Credit. The first half of the matching contribution will be contributed at the start of the plan year. The remaining half will be contributed during the plan year, with an amount being contributed each pay period. The incentive credit will be contributed on the first pay date in March.

Balance Rollover: If you do not claim your full balance by the end of the plan year, 100% of unused funds will rollover to the following plan year after the end of the plan year and will be added to your new year benefit amount.

How it Works: Once you've incurred an eligible expense and your patient responsibility has been determined, you may submit a claim to Navia for reimbursement. If your expense is covered by insurance, you must wait until your insurance carrier has applied your benefits before using the HRA to pay for any remaining patient responsibility.

Coordination of Benefits: If you participate in the Health Care FSA, claims will be reimbursed from the FSA first; any residual amount will then be reimbursed from the HRA.

Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Submit the claim form and supporting documentation 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.
- 3) Reimbursements are processed weekly on Thursday. 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.
- 4) You will have 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have 90 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).