

Health Reimbursement Arrangement (HRA) Overview

Plan Funding

The HRA utilizes a disbursement style funding arrangement which requires funds transfer equal to employee claim reimbursements. In a disbursement funding arrangement, the employer holds on to plan funds and Navia debits the employer's bank account equal to the claim activity. A disbursement style funding arrangement is also known as a Zero Balance Account (ZBA). A year-end plan forfeiture report will be provided after the claim run out period and ERISA appeal period is complete and any discrepancies in accounting will be reported and refunded or requested at that time.

Disbursement Processing

Employees can expect to receive manual claim reimbursements on a weekly basis, unless a different reimbursement frequency was requested during plan implementation.

The Disbursement Report (DWS) lists claim activity associated with the specified processing cycle. Disbursement Reports can be found on the Employer Portal by selecting 'Reports' then 'Disbursement Report' in the left-hand menu. Navia will initiate a direct debit from the employer's bank account equal to the amount shown on the Disbursement Report within 1 business day.

Debit Card

If the HRA plan design allows for the debit card, participants will automatically receive a debit card within 7-10 business days of enrollment. An email address is required for debit card issuance.

It's important to note that while most debit card charges are automatically cleared based on merchant information, some charges will require substantiation so employees should always save their expense documents. If substantiation is required, the employee will receive an email requesting that documentation be submitted. Documents must be submitted to Navia within 75 days of the card swipe and must include the date of service, type of service, and amount of patient responsibility.