

HRA

Reduce your out-of-pocket healthcare expenses.



Hello!

We're **Navia Benefit Solutions** and we administer the Health Reimbursement Arrangement (HRA) provided to you by your company. This toolkit will help you understand what an HRA is, how it works, and important information. It also offers tips and tools for understanding your healthcare finances and becoming a more aware healthcare consumer.



Health Reimbursement Arrangement (HRA)

A Health Reimburse Arrangement is an account that works with your employer's health plan, that allows you to be reimbursed for certain out-of-pocket healthcare expenses. HRAs are benefit plans completely designed by your employer.

Due to the tailored nature of HRAs, this guide is a generalized overview. The Navia HRA Navigation guide gives you plan specifics and will be shared with you by your employer during your open enrollment period.

Many ways to use your dollars

Use it for eligible medical, dental, vision, hearing, and wellness expenses. Covered expenses are determined by your employer.

Family coverage

It covers you, your spouse, and eligible dependents!

Easy to use

Submit claims easily online or on the Navia mobile app.

Maximum Benefit Amount

IMPORTANT! Your maximum benefit amount is 100% paid by your employer. It is determined by your employer and will vary from plan to plan. The funds in the account must be used during the plan year.



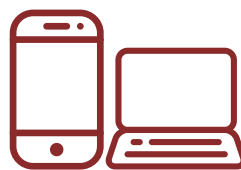
FAMILY

COVERS YOUR
WHOLE FAMILY



MANY

DIFFERENT WAYS TO
USE YOUR FUNDS



EASY

MULTIPLE WAYS TO
SUBMIT CLAIMS



100%

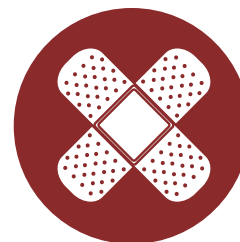
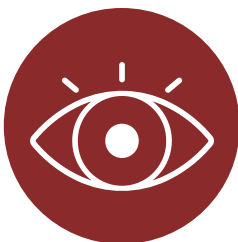
FUND AMOUNTS PAID
BY EMPLOYER

Receive money for enrolling in a group health plan

An HRA is a funded account that accompanies your group health plan (i.e. Blue Cross, Blue Shield, United Healthcare, etc). In most HRA plan cases, if you enroll in an HRA eligible group health plan (GHP), you will automatically be enrolled in the HRA. That means you will automatically receive an allotted amount of money to use toward eligible healthcare expenses!

Your HRA benefit amount is fully funded by your employer. They set the maximum and when you are eligible for HRA reimbursements. The HRA funds are available to you on the first day of the plan year, however, you must meet the specific plan design outlined in your Navia HRA Navigation Guide. These plan designs will vary, so please refer to the HRA Navigation Guide for those details. Since the funds are provided by your employer, at the end of the plan year any unused funds will remain with the employer. So make sure you have filed all claims that are HRA eligible for reimbursement.

For your plan specifics, please review your Navia HRA Navigation Guide.



An HRA helps you pay for out-of-pocket healthcare expenses

An HRA reimburses you for your eligible out-of-pocket healthcare expenses incurred by you and/or your covered dependents.

Eligible expenses are determined by your employer, but often follow eligible expenses covered by your group health plan. For a complete list of covered expenses, please contact our customer service team or your employer.

How does it work?



Enroll in a group health plan

During your open enrollment select a group health plan with your employer. If the group health plan you have selected has an HRA plan, you will automatically be enrolled in the HRA.



Learn about your specific plan

Since each HRA plan is different, you will need to make sure you know your plan details. You will receive a Navia HRA Navigation Guide. This guide will have all of your plan specifics.



Funds are available immediately

The HRA funds are available to you on the first day of the plan year, however, you must meet the specific plan design outlined in your Navia HRA Navigation Guide.



See provider for services

Once you've received healthcare services from a provider, they will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your medical insurance provider showing how your benefits were applied.



Submit claims online!

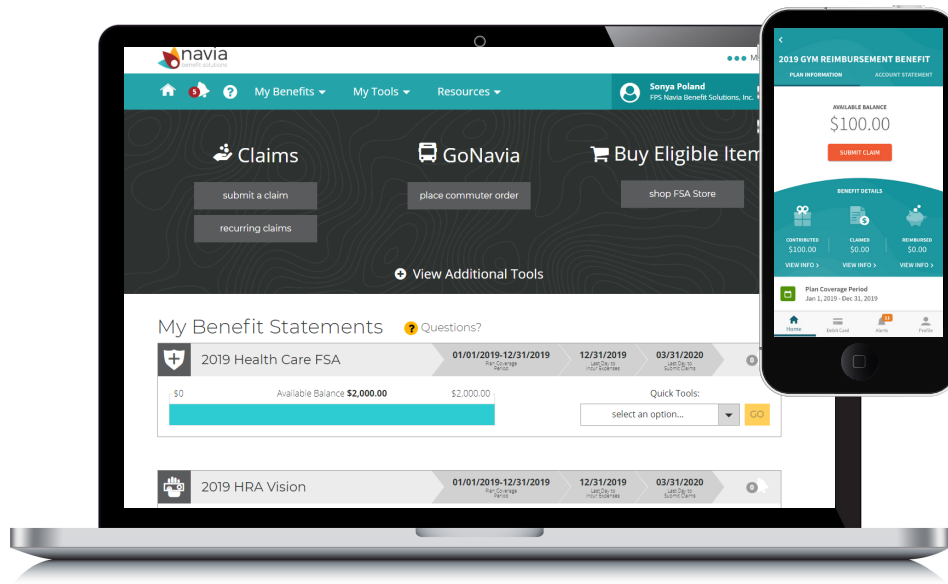
Claims can be submitted online on the Navia participant portal or through Navia's mobile app. You will need a copy of your Explanation of Benefits (EOB) when sending your claim to Navia.

Accessing your benefits couldn't be easier!

Claim submission takes 3 easy steps on the Navia participant portal or mobile app:

1. Complete the online claim form
2. Attach your Explanation of Benefits (EOB)
3. Submit the claim form and EOB!

You can submit claims through Navia's online portal, mobile app, email, fax, or mail. Claims are processed within a few days and reimbursements are issued according to your employer's reimbursement schedule.



Navia is here for you!

We're committed to providing you with unparalleled customer service. If you have questions, we're here to answer them!

U.S.

100% US-based, live customer support with offices in every time zone

45 sec

If you have a question, you wait less than a minute to talk with a live Navia expert

2 days

Claims are turned around within 2 days to ensure you are reimbursed fast

The Benefits of Having an HRA

Receive money for enrolling in a GHP

When you enroll in an HRA eligible group health plan, you will automatically receive money from your employer to spend on healthcare related expenses once you have met the HRA plan requirements.

Rest easy knowing you have emergency funds for unexpected costs

An HRA lets you have funds for preventative, routine, and unexpected care making it easy to take care of health and wellness needs.

Reduce your out-of-pocket costs

Your employer is aware of the rising costs of healthcare and wants to help you reduce your out-of-pocket expenses. By offering an HRA, they are able to give you a lump sum of money to use for healthcare expenses, which lowers the amount that comes out of your pocket.



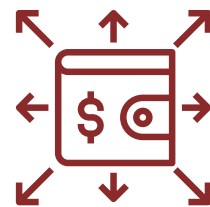
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RECEIVE MONEY
FOR ENROLLING



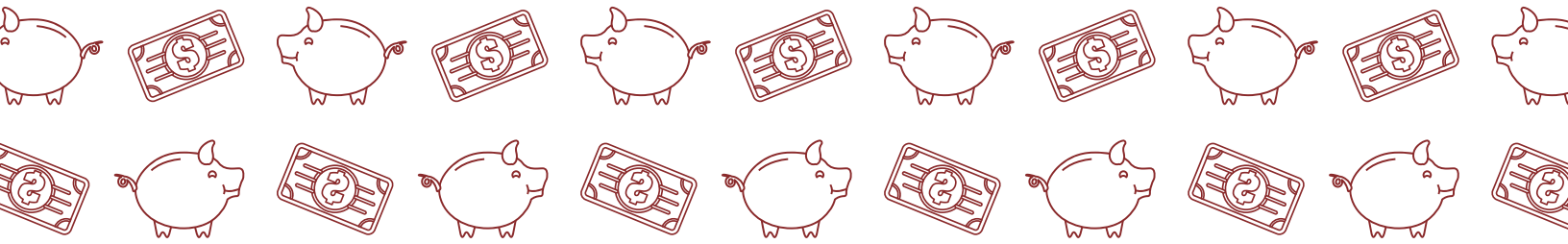
COVERED

FUNDS FOR
EMERGENCIES



REDUCE

YOUR OUT-OF-POCKET
HEALTHCARE COSTS



Bottom line

If you plan on spending even a dollar out-of-pocket for healthcare this year, an HRA will help you pay for those expenses.

Enroll now!

In order to participate in your company's HRA program you will need to sign up during your open enrollment period. Even if you participated last year, you will still need to re-enroll during this year's open enrollment.

