



Blue Care
Network
of Michigan

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TO HELP



A health reimbursement arrangement may be right for you

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What's a health reimbursement arrangement?

An HRA is set up by your employer to help pay for your share of health care costs that typically cover one of the following:

- Medical deductible
- Medical coinsurance
- Both medical deductible and coinsurance

Combining a Blue Care Network health plan with an employer-funded HRA allows you to take control of your health care expenses.

Keep track of your benefits by creating an account at bcbsm.com. You can also have your benefit information available on the go when you download our mobile app by searching "BCBSM" in the App Store® or Google Play™.



How a health reimbursement arrangement works

Your employer decides what it'll contribute to your HRA how your HRA will work. Some HRA plans use the HRA fund first to pay for HRA-eligible expenses. Other plans have the employee pay a certain amount before HRA funds are available. Talk with your benefits representative about the plan design your employer selected.

Whatever the plan design, here are some HRA basics:

- You can only use the HRA to pay for your medical deductible, medical coinsurance or both, as your employer designates.
- You can't use the HRA allocation for:
 - Fixed dollar copays
 - Noncovered medical services
 - Dental services
 - Vision services
 - Pharmacy
 - Hearing services
- Your employer sets the HRA allocation for each individual or family contract and establishes what out-of-pocket costs can be paid with HRA dollars.
- Once you've used your available HRA allocation for a benefit year, you'll be responsible for paying any additional out-of-pocket expenses.
- The HRA allocation isn't portable. When your employment ends, you can't take the balance of the HRA with you.

Keeping track of your HRA


When you receive services, your provider will be paid from HRA funds for eligible expenses. We'll send you an explanation of benefits statement showing you when and how much has been paid from your HRA.

Your EOB statement

The following is an example of an explanation of benefits statement with an HRA.

The section under "HRA Deductible" shows what you must pay before HRA funds can be used. This appears only if your plan has an HRA deductible.

The section under "HRA Allowance" shows the total HRA dollars available from your employer and how much is left for the year.

EXPLANATION OF BENEFIT PAYMENTS THIS IS NOT A BILL				 Blue Care Network of Michigan <small>A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association</small>	
Statement Date: 07/26/21					
Summary of Health Reimbursement Account <small>(These totals are based on our information to date and may not reflect all outstanding claims.)</small>					
HRA Deductible for: FAMILY		08/01/20 to 07/31/21	HRA Deductible for: JILL		08/01/20 to 07/31/21
Required:		\$ 2,000.00	Required:		\$ 1,000.00
Applied to date:		\$ 1,178.96	Applied to date:		\$ 1,000.00
Balance		\$ 821.04	Balance		\$ 0.00
HRA Allowance for: FAMILY		08/01/20 to 07/31/21			
Available:		\$ 2,000.00			
Paid to date:		\$ 300.03			
Balance		\$ 1,699.97			

Blue Care Network provides administrative claims services for your health reimbursement arrangement. Your employer funds your HRA and is financially responsible for HRA-eligible expenses.

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