A health reimbursement arrangement may be right for you

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What is a health reimbursement arrangement?

An HRA is set up by your employer and administered by Blue Care Network to help pay for your share of health care costs. Your employer decides which expenses are eligible, but HRAs typically cover:

- Deductibles
- Coinsurances
- Or both

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

Blue Care Network

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.

How a health reimbursement account works

Your employer will decide how much they'll contribute to your HRA and select the plan design for how your HRA will work. There are four basic HRA HMO plan designs from which your employer can choose:

1. **HRA pays first** – HRA funds are used first to pay for HRA-eligible expenses until HRA funds are spent.

2. **Employee pays first** – You pay an HRA deductible before HRA funds are available.

3. **HRA-employee split** – Payment for HRA-eligible expenses is a split percentage between the HRA and you until HRA funds are spent.

4. **Employee pays first; HRA-employee split** – You pay an HRA deductible before HRA funds are available. Then, payment for eligible expenses is a split percentage between the HRA and you until HRA funds are spent.

Talk with your benefits representative to find out which one your employer selected.

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 expenses have been paid from your HRA and the amount.

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

Download on the App Store

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

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