CITY OF HOLYOKE
HEALTH REIMBURSEMENT ARRANGEMENT
(HRA)

Q: What is my HRA and how does it work?

A: Your HRA is an employer funded benefit that the City of Holyoke uses to offset the cost of your deductible.

Ex: If you are enrolled in the individual HNE Essential $4,000. Your deductible is $4,000 but you are only responsible for $1,000. The City uses the HRA to offset the remaining $3,000.

Step 1 → Member visits Provider

Step 2 → Provider submits service details/claim to Health New England

Step 3 → Health New England sends claims to HealthEquity weekly for payout

Step 4 → HealthEquity will pay the provider directly for deductible expenses (Auto-Pay)

If you get a bill from a provider

1st – Call Health New England at 1-800-310-2835 to see if they have received your claim. (Often times the provider may send you the bill prior to Health New England receiving it.)
2nd – Call HealthEquity at 1-866-346-5800 to see if the claim has been sent by Health New England.

You can view all transactions by signing into your HealthEquity portal by creating an account online or downloading the app on your smartphone

CITY OF HOLYOKE

PRESCRIPTION REIMBURSEMENT
ARRANGEMENT (HRA)

Q: What is my HRA and how does it work?

A: Your HRA is an employer funded benefit that the City of Holyoke uses to offset the cost of your prescription co-pays.

When you purchase a prescription you will pay the full co-pay as outlined on the plan design - $20/$30/$45. Through the Health Equity HRA, the City will reimburse YOUR COSTS OVER $10/$20$35

Step 1
Member visits Pharmacy

Step 2
Pharmacy processes claim on demand as usual and charges the employee the co-pay as per plan design $20/$30/$45

Step 3
Health New England sends claims to HealthEquity weekly for payout

Step 4
HealthEquity will issue reimbursement to you for YOUR COST that exceeds $10/$20/$35

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