

# 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



- 1<sup>st</sup> – 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.)
- 2<sup>nd</sup> – Call HealthEquity at 1-866-346-5800 to see if the claim has been sent by Health New England.

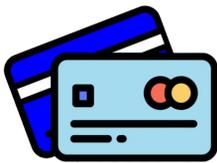
\*You can view all transactions by signing into your HealthEquity portal by creating an account online or downloading the app on your smartphone\*

# 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 cover YOUR COSTS OVER \$10/\$20/\$35



Step 1



Member receives debit card from Health Equity



Step 2



Member visits Pharmacy



Step 3



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



Step 4



Member uses debit card issued by HealthEquity to cover YOUR COST that exceeds \$10/\$20/\$35

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