

Plan Design: Prescription Reimbursement Arrangement (HRA)

CITY OF HOLYOKE



MASSACHUSETTS

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

How it works >>

- 1 Visit Pharmacy
- 2 Pharmacy Processes claim on demand as usual and charges the employee the co-pay as per plan design \$20/\$30/\$45
- 3 Health New England sends claims to HealthEquity weekly for payout
- 4 HealthEquity will issue reimbursement to you for YOUR COST that exceed \$10/\$20/\$35

*Avoid out-of pocket costs by enrolling in direct deposit.

SIGN UP

— for —

DIRECT-DEPOSIT

Avoid the **\$2.50 per check fee** and get your money faster!

How? {2 ways}

1. In the Member Portal, go to "My Profile". Under the header for "Account Information", you can sign up for direct-deposit.
2. Use the paper form - you can download the form from the member portal under "Forms & Docs".

Log on to your HealthEquity member portal:

Go to
www.myhealthequity.com
OR
Download the Mobile App

Type in your username and password.

If you have never logged in before, from the desktop site, select that you are logging in for the first time as a member. Follow the steps to create a login.

Access comprehensive tools to help you manage transactions and maximize your health savings.

You can check your balance or claims status at any time by visiting the member portal at www.myhealthequity.com, or by calling the HealthEquity Member Services Team, available every hour of every day.

HRA THE EASY WAY

Take advantage of your employer-funded Health Reimbursement Arrangement (HRA)



FREE MONEY? YES, PLEASE

HRAs require no payroll deductions and you don't need to contribute any money. Your organization will fund the entire account. Plus, all reimbursements for qualified medical expenses are tax-free too.



BRIDGE THE GAP ON ELIGIBLE HEALTHCARE EXPENSES

Your organization sets your annual healthcare reimbursement limit and determines which expenses are eligible. Although it varies by plan design, common eligible expenses include deductibles, coinsurance and copays.

Ask your benefits team for a full list of your eligible expenses.



SAY GOODBYE TO HASSLE

Log in and manage everything via our intuitive mobile app.¹ Check your balance, review claims status, and manage payments. Want to initiate a claim? Easy. Just snap a photo of the receipt and you're on your way.

Enroll today. Talk to your benefits team.
866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)

How it works:

01 Get care

Shop for your eligible expense or visit your medical provider.

02 Pay medical expense

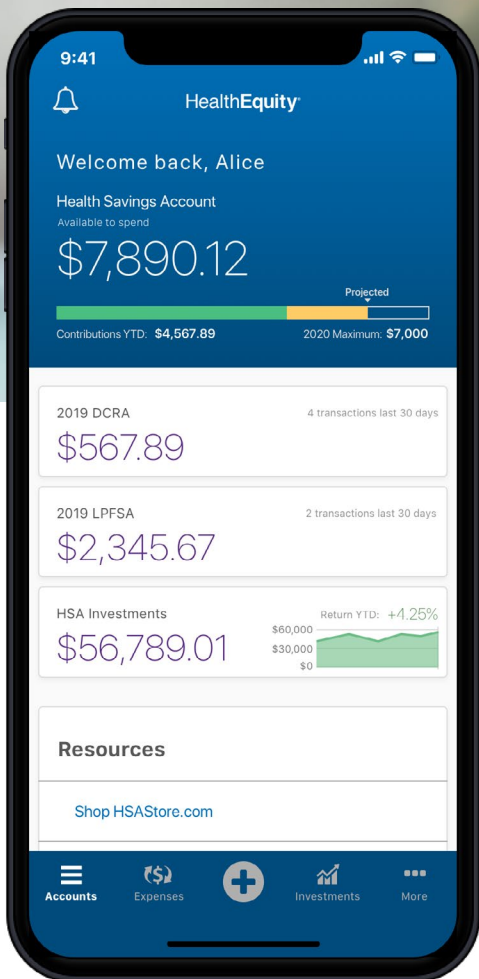
Pay out-of-pocket and submit expenses to HealthEquity. You are responsible for paying medical expenses until you have reached the HRA deductible specified by your employer. After that, you can begin requesting reimbursements for eligible expenses and paying for eligible medical expenses using the HealthEquity online member portal or mobile app.

03 Qualify your expenses

In some instances, you may be asked to provide an itemized receipt or explanation of benefits (EOB) to verify that an expense is eligible for reimbursement.

¹Accounts must be activated via the HealthEquity website in order to use the mobile app.

CONNECT HEALTH AND WEALTH ON THE GO



Download HealthEquity Mobile



Questions? We're here for you 24/7
866.346.5800 | my.HealthEquity.com