

# Health Reimbursement Arrangement (HRA)

Established by City of Oakwood | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by City of Oakwood to reimburse you and your family for deductible expenses. This HRA is for employees who are ineligible to contribute to a Health Savings Account (HSA).

## Benefit Summary

Plan Year: January 1, 2025 – December 31, 2025

Eligible Expenses: In and out of network deductible and prescriptions expenses associated with the employer-sponsored group medical plan. You may submit claims for eligible expenses that incurred during the plan year.

Benefit: The HRA will reimburse deductible expenses up to the amount indicated below. Mid-year new hires will receive a prorated benefit amount.

Employee Only	Employee + Family
Maximum Annual Benefit Amount: \$1,850	Maximum Annual Benefit Amount: \$3,900

Balance Rollover: If you do not claim your full balance by the end of the plan year, 100% of unused funds will rollover to the following plan year after the election for the new plan year has been received and will be added to your new year benefit amount.

How it Works: Once you've received treatment from a provider, the provider will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your insurance carrier showing how your benefits were applied. If the EOB shows that the service was applied to the deductible, you may submit the EOB and a completed claim form to Navia for reimbursement.

Coordination of Benefits: If you participate in the Health Care FSA, deductible and prescription drug expenses will be reimbursed from the HRA first. Any residual amount not covered by the HRA will be automatically applied to your Health Care FSA, unless otherwise stated. The Navia debit card can be used to pay for prescription drug expenses only, not medical services that were applied to the deductible. Medical deductible expenses will need to be submitted in the form of an Explanation of Benefits (EOB) from your insurance carrier. Navia will process your claim and send you a reimbursement. You can then use the reimbursement to pay the provider.

## Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Attach an Explanation of Benefits (EOB) from your insurance carrier. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers.
- 3) Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 5) You will have 90 days to submit claims at the end of the plan year. If your employment is terminated, or you lose HRA coverage, you will have 90 days after the end of the plan year to submit claims for expenses incurred prior to your benefit termination date.