

Health Reimbursement Arrangement (HRA)

An Introduction to Your HRA



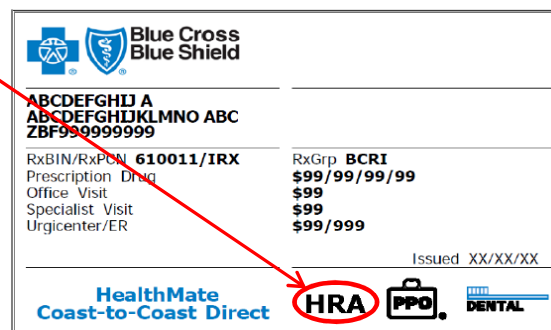
What is an HRA?

An HRA is an employer-funded account that combines with your major medical plan. Your employer uses the HRA to pay for portions of your qualified deductible and coinsurance expenses. The main purpose of an HRA is to help control healthcare costs while maintaining high-quality coverage for you.

Advantages of BCBSRI's Integrated HRA?

BCBSRI's Integrated HRA was built to improve the claim payment process for our members. The main advantages of BCBSRI's integrated HRA are:

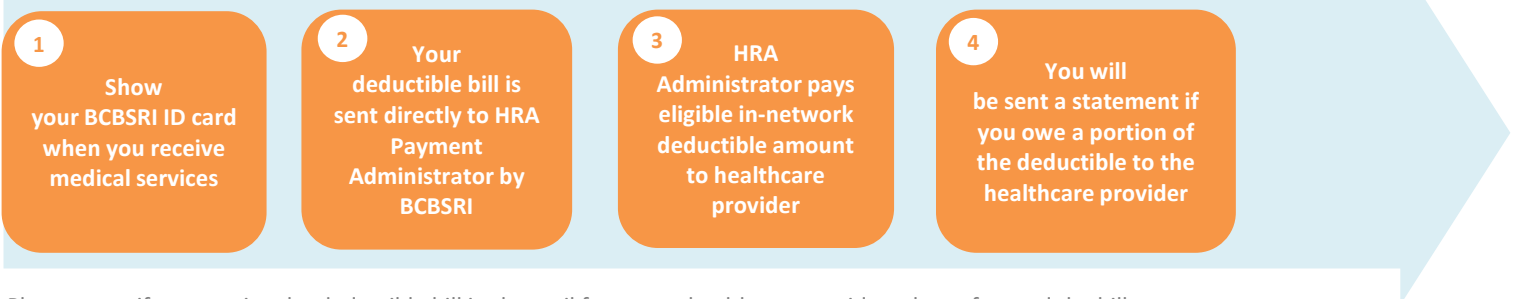
- Members will only need one insurance card for their health plan and HRA coverages.
- Members and Providers will not have to submit a separate bill to our HRA Administrator. BCBSRI will send the deductible bill directly on your behalf for immediate payment.
- Below is a sample of the insurance card designed for HRA products. You will notice the HRA symbol in the bottom right hand corner of the card.



HRA Payment Process

Here's What Happens When You Use In-Network Deductible Services:

(such as hospitalization, physical therapy, etc.)



Please note, if you receive the deductible bill in the mail from your healthcare provider, please forward the bill and claim reimbursement form to BCBSRI HRA Administrator. When your claim information is received, the administrator will pay the eligible amount directly to the healthcare provider.

Have questions? Please call BCBSRI Customer Service at the number on the back of your member ID card or at (401) 459-5000.