

HRA Plan Design Options

Health Reimbursement Arrangements (HRA) are highly customizable benefit plans funded by the employer to cover various employee expenses. If you are considering offering a new HRA or thinking about making changes to your existing HRA, the following is a list of possible plan design options. This list is not exhaustive. If you have questions about additional options not listed here please contact your account manager.

Eligible Expenses

- Co-pays
- Co-insurance
- Deductible Services Covered by Health Insurance Plan
- IRC 213 Expenses (the same as FSA eligible expenses, including over-the-counter drugs)
- Dental Expenses
- Vision Expenses
- Other expenses as defined by your plan document

Reimbursement Structure

- First Dollar - Reimbursement begins immediately upon incurring eligible expenses.
- Percentage of Each Claim - Reimburses only a portion of each eligible expense.
- HRA Deductible - Employee must pay a portion of expenses out of pocket before reimbursement begins.
- Other structure as defined by your plan document

Reimbursement Hierarchy

- If you also offer a FSA plan, you may indicate which plan (the HRA or FSA) will pay expenses first.

Unused Funds

- Amounts not used during the coverage period can be forfeited or carried forward to the next coverage period. If electing the carry forward method, you have the option to set a maximum dollar amount that can be carried forward and a maximum accumulation limit.

Processing Method

- Auto-Pay - Sentinel will receive an electronic file directly from your insurance carrier that will include a Claims Summary for all claims submitted to the carrier. Sentinel currently supports auto-pay through the following insurance carriers:
 - Blue Cross Blue Shield of MA (BCBSMA)
 - Harvard Pilgrim Health Care (HPHC)
 - Tufts
 - Mass General Brigham Health Plan
 - Blue Benefit Administrators
 - Health Plans Inc.
- Online Claims - Participants will enter their claims on Sentinel's participant website. Employees will be responsible for providing a claim summary with their request.
- Manual Claim Process - Participants will obtain a claim form from Sentinel and mail, fax or email the form to Sentinel along with the claim summary.
- Debit Card - This may only be used with certain reimbursement structures.