

Coalition & Painters Health Reimbursement Arrangement (HRA)



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Golden Gate Bridge, Highway and Transportation District to reimburse you and your family for out-of-pocket expenses associated with the employer sponsored group health and prescription drug plans.

Benefit Summary

Plan Year: January 1, 2023 – December 31, 2023

Eligible Expenses: Deductible, coinsurance, copay and prescription drug expenses associated with the employer sponsored group medical plan. You may submit claims or use the Navia debit card for eligible expenses that incurred during the plan year. **Please note that any benefit card transactions over \$100.00 will require substantiation.**

Benefit: The HRA will reimburse eligible expenses up to the amount indicated below. Your HRA benefit amount is determined based on the medical plan you enroll in and your coverage level.

Coalition & Painters Active Employee HRA	Coalition & Painters Pre-65 Retiree HRA**	Coalition & Painters Post-65 Retiree HRA**
<u>PERS Kaiser HMO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$1,500 Employee + One: \$3,000 Employee + Family: \$3,000 	<u>PERS Kaiser HMO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$1,500 Employee + One: \$3,000 Employee + Family: \$3,000 	<u>PERS Kaiser HMO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$550* Employee + One: \$1,100*
<u>PERS Gold PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$3,500 Employee + One: \$7,000 Employee + Family: \$7,000 	<u>PERS Gold PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$3,500 Employee + One: \$7,000 Employee + Family: \$7,000 	<u>PERS Gold PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$400* Employee + One: \$800*
<u>PERS Platinum PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$3,500 Employee + One: \$7,000 Employee + Family: \$7,000 	<u>PERS Platinum PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$3,500 Employee + One: \$7,000 Employee + Family: \$7,000 	<u>PERS Platinum PPO Basic Plan</u> <ul style="list-style-type: none"> Employee Only: \$400* Employee + One: \$800*

*Balance Rollover: If you are enrolled in the Post-65 HRA and do not claim your full balance by the end of the plan year, the unused funds will rollover to the following plan year after the end of the runout period. The remaining balance of unused funds will be added to your new plan year HRA benefit amount. There is no balance rollover in the Active or Pre-65 HRAs.

**Combination Plans: For combination plan rates and eligibility, please contact the District’s Human Resources Department.

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, coinsurance, copay and/or prescription drug, you may submit the EOB, proof of payment, and a completed claim form to Navia for reimbursement or use your Navia debit card to pay the provider directly.

Please Note: If you participate in the Health Care FSA, manual claims and debit card swipes will be reimbursed from the HRA first; any residual amount will then be reimbursed from the Health Care FSA.

Claim Submission

- 1) Complete a Navia claim form, itemize your expenses and list the total amount you are claiming. Attach an Explanation of Benefits (EOB) from your insurance carrier or an itemized statement from the pharmacy for prescription drug expenses and proof of payment. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers.
- 2) 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.
- 3) Reimbursements are processed weekly on Wednesday. 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.
- 4) You will have 90 days to submit claims incurred in the previous plan year after the plan year ends. If your employment is terminated, or you lose HRA coverage, you will have 90 days after your date of termination to submit claims for expenses incurred prior to your benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).