




HEALTH REIMBURSEMENT ARRANGEMENT





WHAT IS A HEALTH REIMBURSEMENT ARRANGEMENT (HRA)?

An HRA is owned and funded by your employer for you to use in conjunction with your MVP Health Care medical benefit plan. The HRA funds help to offset the cost of the deductible and are designed to assist with out-of-pocket medical and pharmacy costs.

HERE'S HOW YOUR HRA WORKS.

You will be reimbursed for allowable charges associated with your high-deductible health plan.

The way that you will be reimbursed by your HRA will vary based on the design that your employer has chosen.

Your employer determines what the funds can be used for, if the dollars can be rolled over, and if you have to satisfy a portion of your deductible first.

TOOLS AND RESOURCES TO HELP YOU MANAGE YOUR HRA

MVP provides you with all the tools you need to understand and manage your HRA account.

- To access your HRA information online, login at **www.mvphealthcare.com** and select *Manage Your Account*. Look for *Spending Accounts* on the left side of your screen.
- Visit **www.mvphealthcare.com** to find doctors, compare drug costs, look up benefits, change your address, research hospitals and many other time-saving services.
- In addition, view detailed claims and pharmacy information related to your health plan.



**REACH OUR HRA SPECIALISTS
MONDAY THROUGH FRIDAY
BETWEEN 8:30 AM - 5:00 PM
BY CALLING 1-888-222-9931.**



FAQ

FREQUENTLY ASKED QUESTIONS

1. What is an HRA?

An HRA, or Health Reimbursement Arrangement, is an account set up and funded by an **employer** to reimburse employees for health-related expenses.

2. What health care services apply toward the HRA?

Any benefit that is subject to the deductible will be eligible for consideration for payment by your HRA. Preventive and Well Care Services are covered in full and therefore are not applied to the deductible.

3. What are *Preventive and Well Care Services*?

Preventive and Well Care Services are routine/preventive in nature. Examples include your annual physical, mammography and prostate screening. These benefits are NOT subject to your plan deductible and are covered in full. Please see your *Summary of Benefits* for more details.

4. When do I receive reimbursement from the HRA?

Payments are issued from the HRA on a regularly scheduled basis from MVP Select Care, Inc. If you've already paid for your services, then these funds will serve as reimbursement to you.

WE ARE HERE FOR YOU.

Call **1-888-222-9931** to speak with an MVP HRA Specialist with questions on your HRA.

Or visit us online at **www.mvphealthcare.com**.



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