

HRA Frequently Asked Questions

How do Consumer Driven Health Plans and HRAs work together?

The Consumer Driven Health Plans require participants meet a deductible before expenses are paid from the plan. You can use your HRA funds for medical expenses to help meet your deductible. You can also use HRA funds to pay prescription drug copays which do not apply toward your deductible, but do apply toward your out-of-pocket maximum.

When does Powell fund my HRA account?

Powell will fund your HRA account upon your enrollment.

- **New Hires** – Funding will be on a pro-rated basis, please refer to Pro-rated Contribution Amount schedule on page 3.
- **Current and Newly Enrolled Employees on January 1** – Full-funding will be available on first of the year. Please refer to the Contribution Amount schedule on page 3.

Can I contribute to my HRA?

No, the HRA can only be funded by Powell per IRS regulations; however, you can contribute to a Health FSA to help assist with out-of-pocket expenses.

What is the maximum amount I can have in my HRA account?

Your account balance cannot exceed two times (2x) the Powell HRA contribution based on the coverage tier elected. For example, if you and your family are enrolled in Powell's Premier CDHP, the maximum you can have in your HRA account is \$3,000.

Any unused HRA dollars are rolled over into the following year (after the runout period) and combined with that year's HRA contribution as long as you continue to participate in the CDHP/HRA Plan. The maximum rollover amount is dependent on the CDHP Plan and coverage tier elected. Also, the maximum HRA Contribution Limit includes unused HRA funds rolled over from the prior plan year.

What happens if I no longer have available funds in my HRA account?

Once you have depleted your available HRA funds, you will be responsible for paying any remaining deductible and/or coinsurance for eligible expenses out of your own pocket for the remainder of the plan year or until you reach your out-of-pocket maximum. If you reach your out-of-pocket maximum, the plan will pay 100% of eligible expenses.

Can I use the money in my HRA to pay for my family's medical expenses?

Yes. The money in your HRA is to be used to pay for the eligible medical expenses of any family member who is covered as a dependent under your Powell medical plan.

When does the HRA begin to pay for my expenses?

Your HRA funds are available to you immediately upon the effective date of coverage.

Can I have both an HRA account and a Health FSA (HFSA) account?

Yes, this is permitted. If you have an HRA and a HFSA, you will have one debit card loaded with both annual amounts. The HFSA funds will pay prior to the HRA funds. This is beneficial to you because there are IRS limits to the amount of HFSA funds that can carry over from year to year while unlimited HRA funds can be rolled over from year to year up to the maximum allowed under the plan.

Can I have an HRA account if I only enroll in Powell's Dental and/or Vision plan?

No, you must be enrolled in Powell's Premier CDHP or Basic CDHP medical plan in order to receive HRA funds.

What eligible expenses can be paid from my HRA account?

Eligible expenses including deductibles, coinsurance and copays can be paid from your HRA account. An expanded list of eligible expenses can be found on the Discovery Benefits website at www.DiscoveryBenefits.com.

If I currently participate in a HFSA, will I get another debit card for my HRA account?

No. Your current HFSA card will be loaded with your HRA funds.

How do I find my balance or view the status of my claims?

You may find your HRA balance and manage your claims by logging in to your account at www.DiscoveryBenefits.com. To create an account, go to Discovery Benefits' website and follow the instructions for creating your username and password. Click the Login button and then select Reimbursement Account.

When do I have to submit supporting documentation for my HRA claims?

The HRA has an auto debit card substantiation feature. BlueCross BlueShield will send (via an electronic interface file) eligible insurance claim information to Discovery Benefits in order for them to automatically substantiate debit card transactions that require documentation. This will decrease the number of claims you have to manually submit documentation for. In the event your debit card transaction is unable to auto-substantiate via the interface file, within 62 days you will receive a receipt reminder. Once you receive a receipt reminder, it becomes your responsibility to provide supporting documentation within 120 days of the transaction date. Failure to do so may result in your claim being denied and your debit card being put on a temporary hold. Failure to submit requested substantiating documentation when requested will result in the unsubstantiated funds being considered taxable earnings. Receipts and Explanation of Benefits (EOB) statements are examples of valid documentation you can submit to Discovery Benefits to substantiate a claim.

What if I have unused contributions left in my HRA account at the end of the year?

Unused HRA dollars will rollover from year to year up to the account maximum and can be used towards future health care expenses. Please refer to HRA Contribution & Maximum Limit chart on page 3. You must continue to be enrolled in one of the CDHPs in order to have access to rolled over HRA dollars.

What happens to my unused contributions when I end my participation in the Premier CDHP or Basic CDHP plan?

Unused HRA contributions will be forfeited back to the Powell plan.

What happens to my HRA when I leave Powell?

If you leave Powell or become ineligible for benefits, you will not be able to take your HRA funds with you.

You have 89 days from your separation date or date you become ineligible to submit claims for expenses incurred while covered. Unused HRA contributions will be forfeited back to the Powell plan.

You may continue your health insurance coverage by electing COBRA. If you choose to continue coverage in the CDHP under COBRA, you will be given access to any unused HRA funds. A COBRA packet will be sent to your home from Discovery Benefits with details on how to enroll.

Who do I contact for more information?

If you need assistance with your HRA account, please contact Discovery Benefits Customer Service at 866-451-3399. They are available Monday through Friday from 6 AM to 9 PM, Central Time.

HRA Contributions & Maximum Limits

The annual amounts of the HRA employer contribution and maximum limits depend on the plan and tier selected, which are the following:

	Premier CDHP Powell HRA Contribution	Premier CDHP HRA Maximum Limit	Basic CDHP Powell HRA Contribution	Basic CDHP HRA Maximum Limit
Employee	\$750	\$1,500	\$500	\$1,000
Employee + Spouse	\$1,000	\$2,000	\$750	\$1,500
Employee + Child(ren)	\$1,000	\$2,000	\$750	\$1,500
Employee + Family	\$1,500	\$3,000	\$1,000	\$2,000

The contribution amount is prorated by month depending on effective date of coverage as follows:

Pro-rated HRA Monthly Contribution Amounts								
	January		February		March		April	
	Premier	Basic	Premier	Basic	Premier	Basic	Premier	Basic
Employee Only	\$750.00	\$500	\$687.50	\$458.33	\$625.00	\$416.67	\$562.50	\$375.00
Employee + Spouse	\$1,000.00	\$750.00	\$916.67	\$687.50	\$833.34	\$625.00	\$750.00	\$562.50
Employee + Child(ren)	\$1,000.00	\$750.00	\$916.67	\$687.50	\$833.34	\$625.00	\$750.00	\$562.50
Employee + Family	\$1,500.00	\$1,000.00	\$1,375.00	\$916.67	\$1,250.00	\$833.34	\$1,125.00	\$750.00
	May		June		July		August	
	Premier	Basic	Premier	Basic	Premier	Basic	Premier	Basic
Employee Only	\$500.00	\$333.32	\$437.50	\$291.65	\$375.00	\$250.00	\$312.50	\$208.33
Employee + Spouse	\$666.67	\$500.00	\$583.34	\$437.50	\$500.00	\$375.00	\$416.67	\$312.50
Employee + Child(ren)	\$666.67	\$500.00	\$583.34	\$437.50	\$500.00	\$375.00	\$416.67	\$312.50
Employee + Family	\$1,000.00	\$666.67	\$875.00	\$583.33	\$750.00	\$500.02	\$625.00	\$416.67
	September		October		November		December	
	Premier	Basic	Premier	Basic	Premier	Basic	Premier	Basic
Employee Only	\$250.00	\$166.67	\$187.50	\$125.00	\$125.00	\$83.30	\$62.50	\$41.67
Employee + Spouse	\$333.34	\$250.00	\$250.00	\$187.50	\$166.67	\$125.00	\$83.33	\$62.50
Employee + Child(ren)	\$333.34	\$250.00	\$250.00	\$187.50	\$166.67	\$125.00	\$83.33	\$62.50
Employee + Family	\$500.00	\$333.33	\$375.00	\$250.00	\$250.00	\$166.70	\$125.00	\$83.33