

# Health Reimbursement Arrangement (HRA)

Established by Sacramento Area Electrical Workers (SAEW) | Administered by UAS in partnership with Navia Benefit Solutions.



This reimbursement plan has been established by Sacramento Area Electrical Workers Health and Welfare Plan to reimburse you and your eligible family members for out-of-pocket Deductible and coinsurance expenses associated with the Kaiser HMO insurance policy. It is important to note that this NAVIA debit card option is ONLY available to participants and eligible dependents enrolled under the Kaiser HMO policy.

## HRA PLAN SUMMARY

**Plan Year:** January 1, 2019– December 31, 2019

**Company Code:** SAW

**Eligible Expenses:** Deductible and coinsurance expenses associated with the employer sponsored group medical plan. The Navia debit cards are ONLY authorized for qualified purchases and cannot be used at all merchants. This means that it can only be used at KAISER HMO facilities in the area and for KAISER eligible expenses. You cannot use the card at non-KAISER HMO facilities. IRS regulations require that all debit card transactions are substantiated and that improper use of the card will result in suspension of card privileges.

**Where Can You Use your Card:** Your card can only be used at KAISER HMO medical offices. Your card cannot be used: (1) at Non-KAISER HMO facilities, (2) ineligible services or expenses under the Kaiser Plan, (3) pre-payment of services not rendered or (4) for Delta Dental and VSP Vision care benefits (these are separately insured benefits).

**Benefit:** The **Overall Plan Deductible** for single coverage is \$1500 and \$300 for family coverage. The Plan was recently changed to also subsidize for coinsurance coverage under the Navia Debit Cards. Your benefit amount is determined by your enrollment in the SAEW Health and Welfare Plan's insured Kaiser sponsored medical insurance plan: After meeting your applicable deductible (\$250 for single member and \$500 for family coverage), If you are enrolled as an Employee Only you will receive a maximum of \$1,250 (deductible) + \$1500 (coinsurance) for a total of **\$2750**. and if you are enrolled as an Employee plus Family you will receive a maximum of \$2,500 (deductible) + \$3000 (coinsurance) for a total of **\$5500** uploaded onto your Navia debit card.

### Worker Only

Worker Responsibility: 0-\$250.00

SAEW HRA Responsibility: \$251-\$2,750.00 (deductible + coinsurance)

### Worker + Family

Worker Responsibility: 0-\$500.00

SAEW HRA Responsibility: \$501-\$5,500.00(deductible + coinsurance)

**NOTE:** After the overall deductible is met (\$1500/single and \$3000/family) you are responsible for ALL co-payments which were not counted towards the deductible that the Plan pays. The Plan does not pay prescription drug costs and co-payments for office visits, specialist visit, emergency room care, urgent care. You are responsible for those amounts. (Please refer to the Kaiser Summary of Benefits and Coverage for more details regarding services for which the deductible doesn't apply and you would be responsible for).

## HOW TO USE YOUR HRA BENEFIT

Once you've incurred an eligible expense and your patient responsibility has been determined you may submit a claim for reimbursement to UAS. Once you've showed proof of meeting your responsibility Navia will issue you a Debit Card with the remaining available HRA funds. For the remaining part of the year, you can use your Navia debit card to pay the provider directly from your benefit. You must wait until your insurance carrier has applied your benefits before using the HRA to pay for any remaining patient responsibility. The claim submission process is listed below:

- 1) Complete a claim form, itemize your expenses and list the total amount you're claiming.
- 2) Obtain itemized documentation showing the date, type and cost of service. Ideal forms of documentation include Explanations of Benefits (EOBs) from your insurance carrier or itemized statements from the provider

of service. Obtain an Explanations of Benefits (EOBs) from your insurance carrier. If you have secondary insurance coverage you must submit the EOBs from both insurance carriers.

- 3) Submit the claim form and supporting documentation to UAS for your first claim. Once UAS processes your initial claim, future claims can be sent to Navia Benefit Solutions. The most efficient way to submit a claim is by uploading it online or with the MyNavia smartphone app for Android or iPhone. You may also submit by email, fax or mail. Please use only one method per submission. Allow at least 2 full business days for your claim to be reviewed and processed once it has been received.

### **Submit Claim Form and EOB**

- By mail to UAS  
Attention: Marlene Hernandez or Danielle Lomelin  
IBEW LOCAL 340  
Trust Fund Office  
PO Box 5057  
San Jose, CA 95150
- By E-mail: [mhernandez@uastpa.com](mailto:mhernandez@uastpa.com) or [dlomelin@uastpa.com](mailto:dlomelin@uastpa.com)
- Or call for support: 408-288-4449

- 4) Navia reimbursements are processed weekly on Friday. Your reimbursement will be directly deposited into your bank account or a check will be sent to your home. Note that bank deposits may take 1-2 days to post to your account.

**Debit Card Specifics:** how to receive a Navia Benefits debit card.

FIRST STEP → First, you must incur your deductible responsibility outlined above. (Either \$250 for single member or \$500 for family coverage).

SECOND STEP → Second, submit a Claim Form to UAS Administrators (aka Trust Fund Office) along with documentation (Explanation Of Benefits) showing the Date, Type, and Cost of Service. Once UAS approves you have reached your responsibility, they will reimburse you the portion due from the HRA and Navia will send you a debit card loaded with the remaining funds to use for future deductible costs.