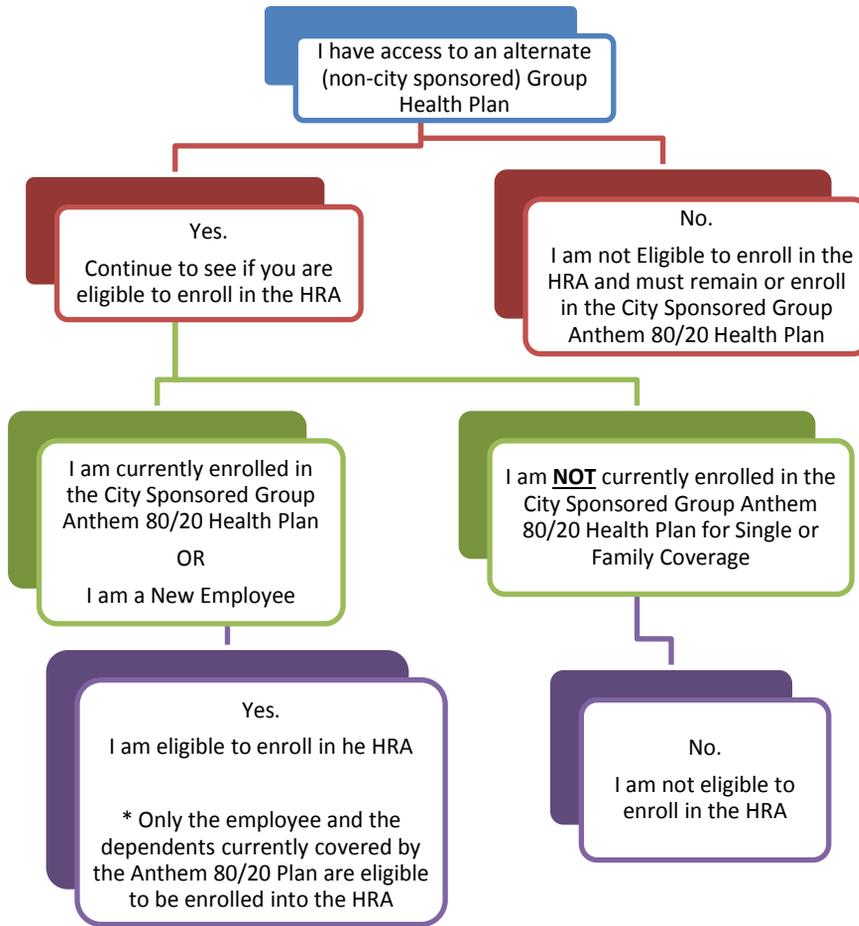


Review this Flow Chart to determine if you are eligible to enroll in the HRA



**Note:** *If at any point an employee loses access to their alternate group health plan - a Qualifying Event - they will be able to enroll in the City Anthem 80/20 Health Plan*

This plan is administered by J&K Consultants, 2605 Nicholson Rd., Suite 1140, Sewickley, PA 15143  
877-872-4232 (Toll Free Office) • 877-599-3724 (Toll Free Fax) • [CinciHRA@JandKcons.com](mailto:CinciHRA@JandKcons.com)

## Helpful Definitions

**HRA:** Health Reimbursement Arrangement. Reimburses employees and dependents for eligible health care expenses and premium expenses incurred under **non** City sponsored group health coverage.

**Alternate Group Health Plan:** Means any group health coverage, (other than a medical plan sponsored by the City of Cincinnati) available to an Employee, such as through the Employee's spouse/equal partner, another employer of the Employee, or group coverage available to the Employee from any other source including but not limited to eligible retiree benefit programs, other than Medicare, Tricare or the City Retirement System.

**Health Care Expenses:** Deductibles, Co-Pays and Co-Insurance for eligible expenses incurred under the alternate group plan.

**Premiums:** Amount deducted from your spouse/equal partner's pay for the alternative group plan that is reimbursable in an amount that exceeds the cost of the premium that you would pay on the City's plan. If the cost of your alternate coverage increases due to dependent additions, you will receive a reimbursement. If there is no premium increase, you will **not** receive a reimbursement.

**Calendar Year Maximum:** The maximum amount that will be reimbursed for health care expenses and premiums are:

\$5,000/Single  
\$10,000 /Family

## How Does the HRA Work?

**Enroll**

- Enroll in the alternate Group Health Plan.
- Complete the City's HRA Enrollment Form.
- Complete the City's Attestation Form.
- Provide proof of your alternate plan in order to receive premium reimbursements.
- Use HRA ID Card to pay out of pocket expenses at the point of service.

**Incur**

- Doctor's visits
- Prescriptions
- Preventive Screenings
- Urgent care
- Treatments
- Procedures
- Surgeries
- ETC.

**File**

- Present your alternate health plan Health Insurance ID Card.
- Next, present your HRA ID Card for Co-pays, Deductibles and Out of Pockets.
- Your Provider will first file claims with your alternate Health Plan.
- After your provider has received payment for the claim filed, any eligible expense will then be filed by your provider and paid by the HRA Plan.

**Get Reimbursed**

- Most claims will be paid directly to the provider through use of the ID card. If **YOU** pay an out of pocket eligible expense, you can always submit a paper claim for reimbursement. (Some pharmacies such as Walgreens, CVS and Mail Order Facilities will not accept the HRA ID Card and will require you to file a paper claim.) You will get a check mailed to your home.
- Premium reimbursements will be issued to you through your City paycheck. If your premium contributions are after tax, you will get a check mailed to your home.