

Health Reimbursement Arrangement (HRA)

The City of Lowell is providing a supplemental plan called a Health Reimbursement Arrangement (HRA). The HRA will reimburse for eligible out-of-pocket expenses as outlined by the City. This plan will be administered on two levels:

- Level 1 – High Cost Copayment
- Level 2 – Out-of-Pocket Maximum Reimbursement
- Maximum Reimbursement - \$5,000 Ind. / \$10,000 Fam.

*****Please note that this HRA runs on a plan year 10/1/23-6/30/24. All claims must be submitted for reimbursement by October 31st following the end of the plan year*****

Copayment(s) paid using a Flexible Spending Account (FSA) are not reimbursable through the HRA. HRA reimbursement payments are prepared on the 15th and 30th of each month.

Level 1 – High Cost Copayment

The Health Reimbursement Arrangement will pay for specific high-cost copayments as outlined below. Employees will be provided with an UltraBenefits ID card that should be presented to the doctor and/or facility at the time of service. This will allow the provider to bill UltraBenefits directly for the copayment amount so that employees and their family members do not have to pay out of pocket.

In addition to your health insurance card, you should also present your UltraBenefits ID Card for the following services only:

- Inpatient Hospital Admission
- Outpatient Surgery
- High-Tech Imaging
- Emergency Room – *If transported by ambulance*

You will be required to pay all other copayments up front at the point of service.

Level 2 Out-of-Pocket Expenses

Members are eligible for Level 2 once they have satisfied their out-of-pocket maximum

The HRA will reimburse 100% for out-of-pocket expenses over \$900 per individual and \$1,800 per family as outlined below:

- Office Visit Copayments
- Specialist Copayments
- Prescription Copayments
- Co-Insurance

Excluded Expenses:

- Deductible charges
- Services already reimbursed through Level 1

In order to receive reimbursement, employees will be responsible for tracking their out of pocket expenses and submitting copies of receipts with a claim form to UltraBenefits. They must show that they have incurred their minimum requirement and will then be eligible for reimbursement for any subsequent expenses.

For questions on this plan please contact your dedicated Account Representative at UltraBenefits:
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