

Health Reimbursement Arrangement (HRA)

Established by Fairbanks North Star Borough SD | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Fairbanks North Star Borough School District to reimburse you and your family for out-of-pocket medical expenses.

HRA PLAN SUMMARY

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

Eligible Expenses: All expenses under IRC Sec 213(d) are eligible for reimbursement. You may claim any eligible expenses incurred while you've been a participant in this plan. You may claim expenses incurred during the plan year.

Benefit: The benefit you receive depends on when you're hired and become eligible for the HRA plan:

Date of Hire	HRA Benefit
January-March or earlier	\$750.00
April-June	\$562.50
July-September	\$375.00
October-December	\$187.50

Balance Rollover: If you do not claim your full balance by the end of the plan year it will rollover to the following plan year after the end of the claim filing deadline.

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 Navia or use your Navia debit card to pay the provider directly from your benefit. If your expense is covered by insurance 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.
- 3) Submit the claim form and supporting documentation to Navia. 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.
- 4) Reimbursements are processed weekly on Thursday. 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.
- 5) You will have 90 days to submit claims at the end of the plan year. In the event that your employment is terminated or you lose HRA coverage you will have 90 days to submit claims for expenses incurred prior to your benefit termination date. You may have the ability to continue coverage under COBRA (see your employer for details).

HRA or Health Care FSA?: If you participate in the Health Care FSA please keep in mind that expenses must be reimbursed from the FSA first. Once your FSA balance has been exhausted, claims will automatically be paid from your HRA.