

Health Reimbursement Arrangement (HRA)

Established by Peterson Holding Company | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by Peterson Holding Company to reimburse you and your family for out-of-pocket medical expenses.

Benefit Summary

Plan Year: October 1, 2020 – September 31, 2021

Eligible Expenses: Deductible, coinsurance and copay expenses associated with the employer sponsored group medical plan. (Rx not eligible). You may submit claims for eligible expenses that incurred during the plan year.

Benefit: The HRA will reimburse Deductible, coinsurance and copay expenses up to the amount indicated below.

Employee Only: \$2,500* | Employee + Family: \$5,000*

Balance Rollover: If you do not claim your full balance by the end of the plan year, unused funds will rollover to the following plan year after the end of the claim filing period. The maximum amount that can roll over is based on your enrollment level:

Employee Only: \$6,000* | Employee + Family: \$12,000*

How it Works: Once you've received treatment from a provider, the provider will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your insurance carrier showing how your benefits were applied. If the EOB shows that the service was applied to the deductible, coinsurance, or copay you may submit the EOB and a completed claim form to Navia for reimbursement.

HRA or FSA?: If you participate in the Health Care FSA, deductible, coinsurance and copay expenses will be reimbursed from the HRA first. Any residual amount not covered by the HRA will be automatically applied to your Health Care FSA, unless otherwise stated. Please do not use the Navia debit card to pay for deductible, coinsurance and copay expenses. The debit card is only tied to funds in your FSA. Deductible, coinsurance and copay expenses will need to be submitted in the form of an itemized statement from Kaiser or Explanation of Benefits (EOB) from your insurance carrier. Navia will process your claim and send you a reimbursement. You can then use the reimbursement to pay the provider.

Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Attach an Explanation of Benefits (EOB) from your insurance carrier. If you have secondary insurance coverage, you must submit the EOB from both insurance carriers.
- 3) Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Thursday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank 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 60 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).

***Subject to eligibility**