



Town of Wakefield Health Reimbursement Arrangement (HRA)

Are you presently enrolled in a Health Insurance plan with the Town of Wakefield?

If you answered yes...

...you are eligible for UltraBenefits reimbursements!

Town of Wakefield provides a supplemental plan called a Health Reimbursement Arrangement (HRA) to employees while they are actively enrolled in one of the Town's health insurance plans. No additional enrollment is necessary. The HRA is a town sponsored reimbursement benefit for eligible out of pocket expenses as outlined below. This plan will be administered on two levels

- Level 1 – High Cost Copayment
- Level 2 – Out-of-Pocket Maximum Reimbursement: \$1500 per individual or \$3000 per family
- Maximum Reimbursement - \$5000 Individual / \$10,000 Family per plan year
- Claims incurred through the end of the plan year (Jun 30) must be submitted by the following Dec 1.

Please call UltraBenefits toll free with any questions at **1-866-858-7223** or email the customer service team:
HRAFSATEAM@ultrabenefits.com

Level 1 – High Cost Copayment

Copayments Eligible for Reimbursement:

- Inpatient Hospital – up to \$1500/occurrence
- Outpatient Hospital – up to \$250 /occurrence
- High-Tech Imaging – up to \$100/occurrence

Two ways to submit claims:

Provider Direct Submission:

- Employees receive UltraBenefits ID Card
- Present ID Card to Provider
- UltraBenefits billed for member liability
- Payments made directly to providers
- Explanation of Benefits sent to members for payment confirmation

Employee Direct Submission:

- Employees complete claim form indicating whether to reimburse the provider (if the bill is not yet paid) or the employee (if the bill is already paid)
- Employee submits to UltraBenefits along with and Explanation of Benefits (EOB)
- Explanation of Benefits and payment sent
- Reimbursement checks prepared bi-monthly on Mondays.

Level 2 Out-of-Pocket Maximum Reimbursement

It is the employee's responsibility to keep track of and submit all of their receipts and Explanation of Benefits from their Insurance Carrier, in order to receive reimbursement

Items Included in Out-of-Pocket Maximum:

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

Employee Direct Submission:

- Minimum responsibility - \$1500/\$3000
- Employees Track Out of Pocket costs
 - Explanation of Benefits
 - Receipts
- Submit substantiation of minimum requirement met
- Submit manually for 100% reimbursement on additional expenses
- Reimbursement checks prepared bi-monthly on Mondays.