HRA

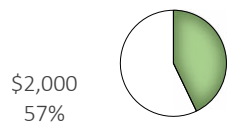
HRC TOTAL SOLUTIONS
HR•Payroll•FSA•HRA•HSA•Commuter•COBRA

HEALTHCARE REIMBURSEMENT ARRANGEMENT (HRA) OUTLINE OF BENEFITS

Bollus Lynch LLP
Plan Year: December 1, 2026 – November 30, 2027

HRA Plan Design

INDIVIDUAL DEDUCTIBLE	INDIVIDUAL +1 DEDUCTIBLE	FAMILY DEDUCTIBLE
$3,500	$7,000	$7,000
Employer Portion Covered	Employer Portion Covered	Employer Portion Covered
Employee Portion Covered	Employee Portion Covered	Employee Portion Covered
$2,000 57%	$4,000 57%	$4,000 57%
$1,500 43%	$3,000 43%	$3,000 43%



How Your HRA Works

This plan is designed so that the Employer will fund the first portion of medical deductible expenses up to the plan year maximum and the Employee will then be responsible for the remaining cost of the deductible.

Any unused funds will not carry over to the new plan year.



Remember to check your online account through the HRCTS Participant Portal. Your account will provide you with the details of how HRCTS processed your claim. Match the Explanation of Benefits/Claims Summary from your health insurance carrier, reimbursement (if any) from HRCTS, and the bill from your provider. Then check your online account with HRCTS to see how your claim was processed and if the HRA has covered part or all of the expense. You are responsible to make sure that your provider is paid for your claims.

HRA

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How do I know what is subject to my deductible?

Please refer to your Health Insurance Summary of Benefits and Coverage or contact your health insurance carrier.

Do I pay for expenses at the time of service?

You may be required to pay for a copay at the time of the appointment or services that are subject to a copay.

In most cases, you will not need to pay at the time of the appointment for procedures that are subject to coinsurance or your deductible.

How do I know if I have available funds on my HRCTS Visa debit card?

1. You can log onto your HRCTS Participant Portal or mobile app to check your balance.
2. You can contact HRCTS Customer Service.

How do I know if a claim was received and how it was processed by HRCTS?

1. You will receive a payment notification through your email (if one was provided).
2. Log onto your HRCTS Participant Portal account or mobile app to view the details of your claim/payment.
3. You can contact HRCTS Customer Service.

What if I receive a bill from my provider/hospital?

Call your provider to see if payment was received after the bill was sent out. You can log onto your HRCTS Participant Portal to check the status of your claim/payment.

Contact Customer Service: Monday – Friday 8:30am-5:00pm EST

(603) 647-1147 Option 1 (866) 978-7868 Customer Service Form