



How to use your Health Reimbursement Arrangement (HRA)

What is an HRA?

An HRA is an arrangement (not an account) where employers reimburse medical expenses incurred by employees and their dependents. An HRA is treated as a standalone plan that is placed alongside a conventional health insurance plan to reimburse you for expenses not covered by insurance such as deductibles, coinsurance, and copays. A complete description of medical expenses eligible for reimbursement can be found in your HRA Summary Plan Description.*

Claims Process

After you have incurred an eligible expense and have received an Explanation of Benefits (EOB) from your insurance carrier, you can request reimbursement from your HRA plan by following the steps detailed below.

1. Complete the CBIA HRA Reimbursement Form (attached). Make sure the claim does not include services/items for more than one plan year. Use different claim forms for different years.
2. Attach the EOB and, if necessary, any other required supporting documentation.
3. Review the Reimbursement Form to make sure all fields are complete, including signature and date.
4. Send the completed form and supporting documentation to:

CBIA HRA Services
350 Church Street
Hartford, CT 06103-1126

OR fax to: (860)278-0883

CBIA will process your request upon receipt. In most cases, you will receive a reimbursement check within 21 business days. Claims under the plan shall be submitted by 90 days after the end of the plan year or, if earlier, within ninety (90) days after I cease to participate in the plan. Any claims for a plan year submitted after 90 days after the end of the plan year or, if earlier, within ninety (90) days after I cease to participate in the plan, shall not be reimbursed.

Privacy

A copy of CBIA HRA Services' Privacy Notice is located in your HRA Summary Plan Description (SPD). If you don't have a copy of your SPD, contact us at 860-525-2242 and we will provide one.

* Eligible expenses are defined by your employer and are in accordance with IRS Code Section 213d.