

## SUMMARY OF BENEFITS AND COVERAGE

HRA Plan Year November 1, 2017 thru October 31, 2018

### LHK Partners, Inc.

#### To All Employees:

To help offset some of your medical and prescription expenses we have established a Health Reimbursement Account (HRA) to reimburse a portion of your in network deductible expenses.

After you incur the first \$750 for a single or \$1,500 for a family of in network deductible expenses, you will be reimbursed 66% of eligible expenses up to \$2,250 for single coverage or \$4,500 for family coverage.

We have contracted with **gente** to administer the HRA. A Visa Benny Card will be sent to you to be used to pay 66% of covered prescription expenses only.

#### *Here's how the HRA works.*

1. After you incur the first \$750 for a single or \$1,500 for a family of in network deductible expenses, email ([claims@gente.solutions](mailto:claims@gente.solutions)) or fax (973-694-2913) the United Healthcare Explanation of Benefits (EOB) showing that you have reached your deductible to gente. gente will then have a Benny Card sent to you to be used to pay the 66% of your eligible prescription expenses if you don't already have a card for the FSA. If you have a card for the FSA, the HRA funds will be loaded onto that same Benny card.
2. When you go to the doctor, lab or healthcare facility, the provider should *not* collect a payment from you at the time of service. The doctor's office has to wait until United Healthcare notifies their office how much can be billed for the service provided.
3. You and the provider will receive an Explanation of Benefits or EOB. The EOB outlines approved charges and patient responsibility as well as your deductible accumulation.
4. Both you and your provider will receive the EOB from United Healthcare at approximately the same time. You should not pay the provider before you receive the EOB.
5. After you receive the EOB you can submit along with **supporting documentation (provider invoice or proof of payment)** to **gente**. These medical HRA claims are reimbursements which can be submitted on the **gente** website ([www.gente.solutions](http://www.gente.solutions)), smartphone app (gente solutions) or via mail or fax with a medical claim form found on the **gente** website.
6. For prescriptions you are responsible to pay the negotiated price and the amount will be applied to your deductible. You can pay for the prescription with the Benny Card.
7. **gente** will notify you when to send them a copy of your prescription receipt.