

## HRA

## Health Reimbursement Account Worksheet

Horizon Blue Cross Blue Shield of New Jersey wants to make sure you have the information you need to get the most out of your benefits. Use this worksheet to help you plan your Horizon *MyWay*<sup>™</sup> HRA so you can keep your out-of-pocket costs low.

Example <sup>1</sup>	Individual	Family
Your health plan in-network deductible: Once your covered medical expenses exceed this amount, your health plan takes over.	\$1,500	\$3,000
Your employer funds your HRA: The full amount is available day one.	\$750	\$1,500
Your deductible with an HRA: Using HRA funds, your employer pays the first out-of-pocket expenses until the funds are exhausted. You pay the rest until the deductible is met.	\$750	\$1,500

## What your HRA covers:

Generally covers the same expenses covered by your health plan:

- In-network doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams
- Prescription medications

You see your doctor  They bill your health plan  Your HRA pays the bills first  You pay the rest to the deductible	
They bill your health plan  Your HRA pays the bills first  You pay the rest to the	
doctor  They bill your health plan  Your HRA pays the bills first  You pay the rest to the	+
health plan  Your HRA pays the bills first  You pay the rest to the	-
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<sup>&</sup>lt;sup>1</sup> Hypothetical example for illustration purposes only.