



THE 2024

EASY GUIDE

TO UNDERSTANDING YOUR
HIGH DEDUCTIBLE HEALTH PLAN

WITH HEALTH REIMBURSEMENT ARRANGEMENT

Health reimbursement arrangement (HRA): your health plan partner

When you are a HDHP HRA 4000 member, you get a tax-free health reimbursement arrangement (HRA) from Radiology Partners.

This helps you because you pay for 100% of your medical costs (except for preventive care and prescription drugs) until you reach the annual deductible.

You can use the money in your HRA for your deductible or any other eligible healthcare expenses you have throughout the year.

An HRA is an employer-funded account. You cannot contribute to an HRA, but HRA dollars used to pay for eligible healthcare expenses are tax-free.



Plan at a glance

- Affordable premiums
- Comprehensive medical and prescription drug coverage
- Plan maximums limit your financial responsibility
- Freedom to stay in or go out of network
- HRA offsets deductible and other healthcare costs

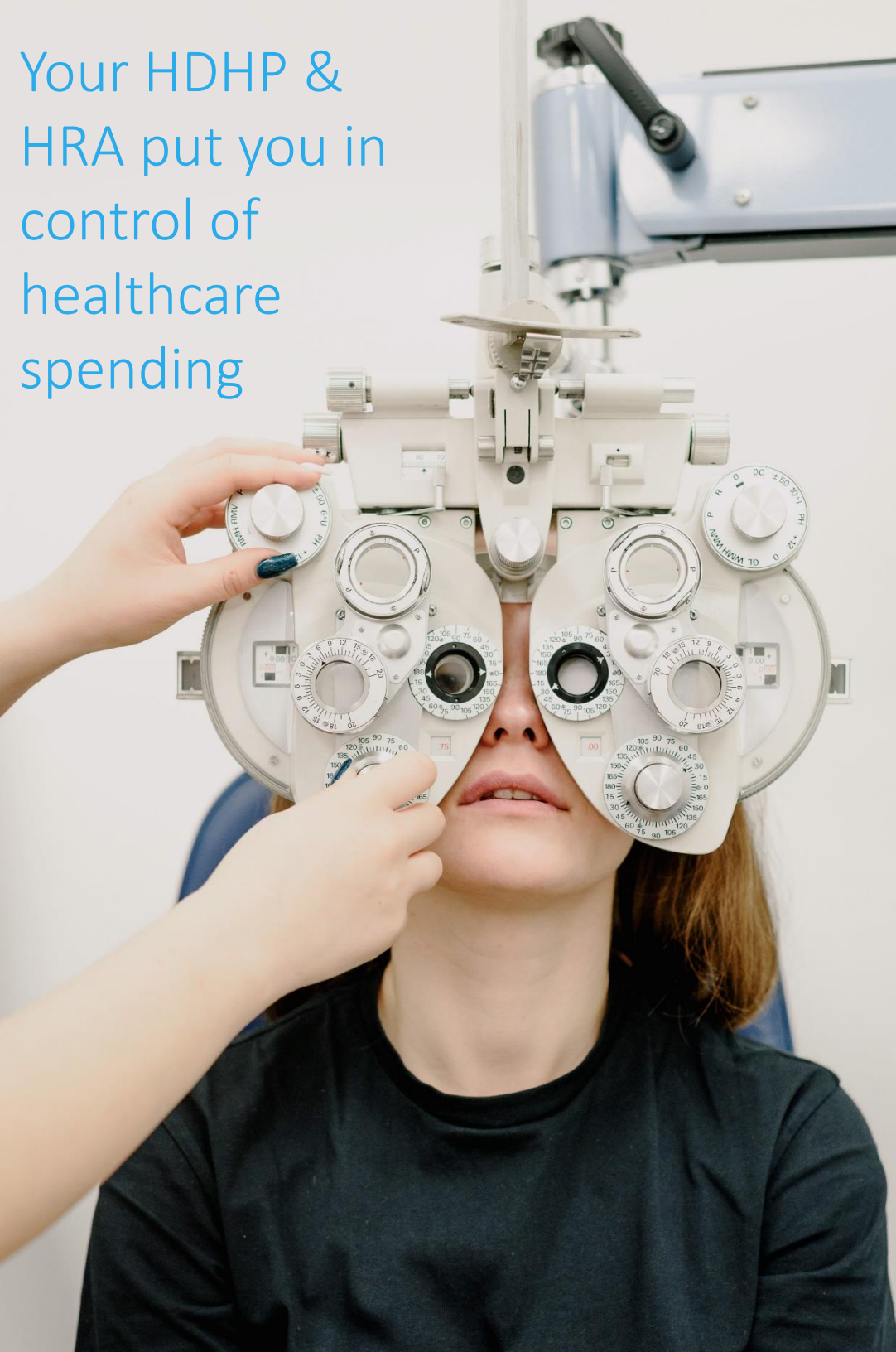
Your HRA is funded entirely by RP; you don't contribute any money. Your HRA provides even more advantages to you because you don't pay taxes on the money in your account or on your reimbursed expenses.

You can use your HRA for eligible healthcare expenses for yourself, your spouse and eligible dependents.

Eligible expenses include your health plan deductible, your share of the cost for doctor's visits, and prescription drug copays. Using your HRA reduces the amount of your own money that you spend on necessary healthcare services.



Your HDHP & HRA put you in control of healthcare spending



- Preventive care is a no-brainer. Keep up with your annual checkups without worrying about the cost, since preventive care is fully covered in-network.
- Use your HRA for many different health expenses—regular office visits, prescriptions, lab tests, acupuncture, chiropractic adjustments, dental care, glasses, and contacts.
- Your HRA gives you flexibility to visit any doctor, hospital or lab of your choice, even out-of-network providers.
- You can shop around. Healthcare is like any other purchase. It's worth spending some time to shop for the best price and quality.
- Teammates enrolled in an HRA can also contribute to a tax-free flexible spending account (FSA) to use for eligible healthcare expenses.



HOW MUCH IS AVAILABLE IN YOUR HRA?

2024

Radiology Partners
Contribution:

\$1,000

- RP contributes \$1,000 to your HRA, regardless of enrollment tier
- If you leave the practice, unused HRA funds are returned to RP
- HRA contribution is prorated based on date of enrollment
- The full HRA contribution is available upon your first day of enrollment
- HRA funds reset each plan year, and do not rollover from one year to the next

Plan Highlights

Anthem HDHP HRA 4000


Preventive Care	PLAN PAYS 100% (In-network)	
Before Meeting Deductible*	YOU PAY 100% (\$4,000 Teammate Only / \$8,000 Family) <i>Deductible for any one individual enrolled in family coverage is \$4,000</i>	
After Meeting Deductible	YOU PAY 20%	PLAN PAYS 80%
After Meeting Out-of-Pocket Max	PLAN PAYS 100% (After \$5,000 Employee Only / \$10,000 Family) <i>OOP Max for any one individual enrolled in family coverage is \$5,000</i>	

Your Cost (Per Month)

You can save up to \$2,076 in premiums per year for teammate only coverage or up to \$7,476 per year for teammate + family coverage compared to our PPO medical plan.

Teammate Only	\$31
Teammate + Spouse	\$161
Teammate + Children	\$101
Teammate + Family	\$305

Refer to your enrollment materials for additional plan details.



* Prescription drugs are not subject to deductible

Can we talk about the **ELEPHANT** in the room?

A 3D rendered scene of a modern living room. In the center, a large, realistic elephant stands behind a bright red leather sofa. The room features a light gray wall with two red-framed picture frames, two red floor lamps with cylindrical shades, and a reflective white floor. The lighting is soft and even, highlighting the elephant's textured skin and the sleek design of the furniture.

What about
that
DEDUCTIBLE?

It all comes back to the HRA

At first, many people have deductible “sticker shock,” but many features of the HDHP partially or completely offset your deductible and other healthcare costs:

- You pay less in premiums, allowing you to use the money you save for other things, including contributing to a tax-free healthcare flexible spending account (FSA).
- Prescription drugs are not subject to the plan deductible, meaning that you pay low copays for your prescriptions from day one.
- The HRA dollars you spend on healthcare are tax-free.



Can you give me some examples?



Candace: Healthy Single Woman

Candace's costs were very low throughout the year. She had her annual checkup (fully covered), and she got an ankle brace after a minor sprain. She did not meet her deductible.

	\$1,000	HRA from RP
-	\$400	Spent on urgent care and ankle brace
=	\$600	HRA balance remains; resets to \$1,000 next year

Seth: Family Man

Seth covers his whole family. They visited the doctor often because life happens! Even though his family's expenses were higher, he did not meet his deductible.

	\$1,000	HRA from RP
-	\$800	Spent on doctor visits for sniffles, sneezes & fevers
=	\$200	HRA balance remains; resets to \$1,000 next year



Andre: A Little Too Sick at the Skate Park

Andre usually nails a kick flip, but this weekend he wiped out hard. His knee surgery totaled \$8,500. He met his deductible and paid some coinsurance. Based on past experience, Andre expected out-of-pocket medical costs this year, so he elected to contribute to the FSA. Here’s how his employee-only coverage, HRA and FSA worked together.

HDHP Plan Benefits

	\$4,000	Andre’s in-network deductible
+	\$900	Andre’s additional coinsurance costs
=	\$4,900	Andre’s total out-of-pocket
+	\$3,600	Covered by insurance
=	\$8,500	Total knee surgery cost


HRA and FSA Usage

	\$1,000	HRA deposit from RP
+	\$2,500	Andre’s FSA contributions
=	\$3,500	Total deposits
-	\$4,900	Paid for medical costs (HRA first)
	\$1,400	Paid in excess of HRA & FSA funds

Common Eligible Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limb
- Birth control pills
- Blood pressure monitoring device
- Breast pumps and related supplies
- Chiropractic care
- Diagnostic services
- Drug addiction treatment
- Eye examination, eyeglasses, reading glasses, contacts
- Family planning items
- Fertility treatment
- Hearing aids
- Hospital services
- Immunization
- Insulin and diabetic supplies
- Laboratory fees
- Medical testing devices
- Nursing services
- Obstetrical expenses
- Oxygen
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program and medications
- Surgery
- Transportation for medical care
- Wheelchair, walkers, crutches and canes

Many over-the-counter products are HRA-eligible, including things like allergy medicines and feminine hygiene products. Look for a more comprehensive list on the HRA administrator website.



How can I spend my HRA?

Eligible Expenses



The EASY Guide to
Understanding Your High
Deductible Health Plan with HRA

 radiology partners