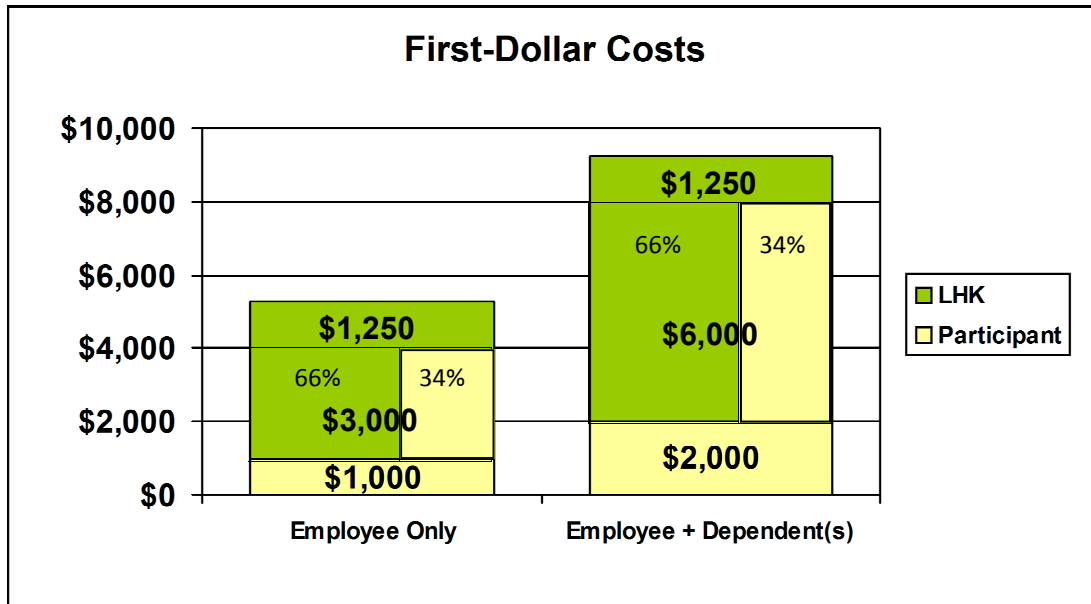


Employee Deductible & Health Reimbursement Arrangement Detail

LHK's Medical Plan In-Network Only - Effective 11/1/19



The purpose of this information is to help answer typical questions about LHK's contributions towards the deductible on qualified in-network expenses. Refer to the HRA Summary Plan Description for full clarity of plan details.

- Of the \$4000 or \$8000 in-network deductible, the employee is responsible for the first \$1000 or \$2000 respectively, and LHK will provide a reimbursement opportunity for the next in-network, deductible out-of-pocket costs of \$3000 or \$6000 at 66%. Once the participant's out-of-pocket expense of \$2020 and \$4040 is met along with the medical insurance in-network deductible, LHK will reimburse an additional \$1250 towards in-network out-of-pocket expenses.
- In order to begin receiving funds from LHK's Health Reimbursement Arrangement (HRA), employees must submit the Explanation of Benefits (EOB) or carrier equivalent documentation as well as the corresponding provider invoices to Gente to substantiate the claim that the initial \$1000/\$2000 out-of-pocket expense (OOPE) has been met.
- Once the \$1000/\$2000 OOPE has been met and substantiated, employees need to send in provider invoices with an EOB or carrier equivalent documentation and claim form to Gente for HRA reimbursement of 66% of the eligible claim. Gente processes the claim. If an individual is set up with Direct Deposit, Gente will deposit the reimbursement directly into the employee's designated account of choice.
- Only in-network provider visits, prescriptions, and services count towards the in-network deductible. And, only actual out-of-pocket expenses will be considered; e.g. the insurance carrier does not recognize prescription discounts, provider discounts, etc.
- Once the \$1000/\$2000 employee out-of-pocket expenses for the in-network deductible is met AND substantiating paperwork has been sent to Gente to activate the HRA funds, the Benefits Debit Mastercard (Gente Card) issued to HRA subscribers can be used at the pharmacy to pay for prescriptions only at 66% of eligible costs. The Gente Card cannot be used for any other services other than prescriptions.
- Once the total \$4000/\$8000 in-network deductible **and** the employee's first-dollar out-of-pocket expenses of \$2020/\$4040 is met, LHK will reimburse the next \$1250 of in-network out-of-pocket expenses. All copay and coinsurance reimbursement will be a manual process as the Gente Card will not be usable. The employee must complete and submit a claim form to Gente for reimbursement consideration. Please refer to the Plan Summary for a listing of the specific copay and/or coinsurance amounts.
- Claims will not be processed for payment without full documentation. Explanation of Benefits (EOB) or carrier equivalent documentation as well as the corresponding provider invoices must be submitted to Gente to substantiate claims.