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SUMMARY OF BENEFITS AND COVERAGE

HRA Plan Year November 1, 2018 through October 31, 2019

LHK Partners, Inc.

To help you with your medical expenses a Health Reimbursement Account (HRA) has been established to reimburse a portion of your in network deductible expenses and medical copayments.

- After you incur the first \$1000 for a single or \$2,000 for a family of in network deductible expenses, you will be reimbursed 66% of eligible in network deductible expenses up to \$1,980 for single coverage or \$3,960 for family coverage.

- Once you have exhausted your deductible reimbursement plan you will be reimbursed for medical copayments up to \$1,250.

gente handles the administration of the HRA.

Here's how the HRA works.

1. After you incur the first \$1,000 for a single or \$2,000 for a family of in network deductible expenses, email (claims@gente.solutions) or fax (973-694-2913) the Independence BCBS 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 if you have not met your deductible. The doctor's office has to wait until Independence BCBS notifies their office how much can be billed for the service provided. Both you and your provider will receive the EOB from Independence BCBS at approximately the same time.
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. 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), smartphone app (gente solutions) or via mail or fax with a medical claim form found on the **gente** website.
5. For prescriptions you are responsible to pay the negotiated price and you can pay for the prescription with the Benny Visa Card.
6. **gente** will notify you when to send a copy of your prescription receipt.

Any Questions? Call Toll Free...(866) 693-7254