



As a participant in the Value or Value Premium Plan, your employer has given you an additional benefit of the Health Reimbursement Arrangement (HRA) which will reimburse you automatically for the first half of your deductible. That means single participants will have a \$750 HRA and families will have a \$1,500 HRA. We've put together this information below as a reference on how to use and check the balances in your HRA.

How it works for you:

Each time you need care, your health coverage lets you choose the doctors and other health care professionals and facilities that work best for you.

Your HRA is used to pay 100% of eligible health care expenses until the money is used up.

The health care costs that were paid from your HRA count toward your deductible (the amount you pay before your plan starts to pay), reducing your cost for prescriptions and medical care but there's no paperwork for you if you stay in-network (please refer to your plan design for details on out of network benefits)

Will doctors collect money from me at the time of service?

In most cases your in-network doctor won't collect any money from you at the time of your visit. Instead, your doctor will send the claim directly to Cigna. Cigna will process the claim and determine payment for eligible services.

If there is money available in your HRA Account:

Cigna pays your doctor directly from your account. You receive an explanation of benefits that confirms the amount that was paid from your account. It will also tell you how much money is left in your account.

If there is no money in your HRA Account, or the expense is not covered by your plan:

You will receive an explanation of benefits letting you know that you are responsible for payment to your doctor and how much you owe.

Your doctor will bill you directly for any amount that you owe.

What's the best way to use money in my account?

Effective budgeting and planning will help you make the most of your plan. And remember, your costs are lower when you see a doctor who participates in your plan's network. To help you plan for services, use the cost and quality tools on myCigna.com.

MyCigna.com & MyCigna Mobile App:

Find doctors and hospitals and compare cost and quality information

Get claims and balance statements on demand, view claim history and account transactions

Sign up for email notifications to keep up to date on the status of your account.