

# Simplify Your Visit



**Optima Design** plans offer a Health Reimbursement Account (HRA) to help pay for eligible medical expenses. You do not have to submit claim forms or receipts. Your portion of the processed claim costs are automatically sent to our HRA administrative partner for processing.

## 1 Provider Visit

During your provider visit, present your Optima Design member ID card. Please note that you may be asked to pay a portion of the estimated charges at the time of service depending on your provider's payment policies (this amount will be deducted on your doctor's final bill).

## 2 Statements

Next, you will receive the following statements related to your visit:

### Optima Health Explanation of Benefits

This statement will show the total member costs based on your benefit plan.

### HRA Statement\*

\*not applicable if using an HRA debit card

This statement will show any payment towards your member costs from your employer-sponsored HRA.

### Bill from Healthcare Provider

This statement will show any remaining amount you owe after health plan or HRA payments.

## 3 Payment

If your HRA utilizes a debit card, you may pay directly for any eligible out-of-pocket expenses. Additionally, you pay any remaining member costs directly to your healthcare provider from your personal funds. Sign in at [optimahealth.com/members](https://optimahealth.com/members) to access your claims information and review your HRA balance.

# OPTIMA DESIGN: FREQUENTLY ASKED QUESTIONS

- 1. What is a Health Reimbursement Arrangement (HRA)?** An HRA is an employer-sponsored fund available to you and your eligible dependents to use in conjunction with your health plan. The funds are promised by your employer to help pay for eligible out-of-pocket medical expenses, such as a deductible or coinsurance. Your employer determines the amount contributed and when the funds will be available to pay towards your, or your family's, eligible medical expenses.
- 2. How does an HRA work?** Your employer is the only one who can contribute to the HRA. This is a promise-to-pay arrangement, meaning funds are provided when eligible medical expenses are incurred up to the specific amount designated by your employer.
- 3. Can I pay for all my out-of-pocket medical expenses with my HRA?** No, the HRA can only be used to pay for eligible medical expenses that apply to your medical deductible.
- 4. Are my employer's HRA contributions taxable to me?** No, your employer's contributions to the HRA are not included in your income. Any payments for eligible medical expenses made from the HRA are tax-free to you.
- 5. What are the benefits of using Optima Design?** Optima Design plans have a simple enrollment process into the health plan and into the HRA. You do not have to submit claim forms or receipts to use HRA funds for covered out-of-pocket costs. Your portion of a processed claim's cost is automatically sent to our HRA administrative partner to substantiate the expenses. You will have access to HRA payments, fund activities, claim monitoring, fund balances, and a variety of other healthcare resources when you sign in at [optimahealth.com/members](https://optimahealth.com/members).
- 6. Can HRA funds be used at any time in the plan year?** Yes, however they must pay for eligible medical expenses as designated by your employer.
- 7. Does my HRA earn interest or can the funds be invested?** No, these are promise-to-pay funds from your employer and are not a personal interest-bearing or growth account.
- 8. Are wellness and preventive benefits covered under my Optima Design Plan?** Yes, most wellness or preventive benefits are covered before the general deductible. Preventive care generally includes routine check-ups, well-baby care, annual GYN exam, and preventive screenings such as mammography and colonoscopy screenings.
- 9. What happens to HRA funds if I change jobs or retire?** HRA funds are not portable; however, you may continue your health insurance and/or the HRA through COBRA. Please speak directly with your employer about your eligibility for COBRA continuation.

This page is intended to be an overview of the Optima Design health plans offered to employer groups. Optima Health is the trade name of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. Optima Design PPO plans are underwritten by Optima Health Insurance Company. Optima Health Plan underwrites Optima Design HMO, POS, and mandated point of service plans. Self-funded group health plans are administered but not underwritten by Sentara Health Plans, Inc. All Optima Health plans have benefits exclusions, limitations, and terms under which the plan may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Optima Health or sign in at [optimahealth.com](https://optimahealth.com). Optima Health recommends that employers and employees consult with a tax advisor when setting up or using an HRA account.