

Health Reimbursement Arrangement (HRA)

Established by IBEW Sound & Communication | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your HRA plan. This reimbursement plan has been established by IBEW/NECA Sound & Communication Health and Welfare to reimburse you and your family for out-of-pocket medical expenses.

Benefit Summary

Plan Year: March 1, 2020 – February 28, 2021

Eligible Expenses: All expenses under IRC Sec 213(d) are eligible for reimbursement (medical, dental, vision, Rx & over the counter items). You may submit claims or use the Navia debit card for eligible expenses that incurred while you have been a participant in this plan.

Unpaid Claims Rollover: If your claimed amount exceeds your balance at the end of the plan year, excess claims will rollover to the following plan year once the new plan year has begun.

Balance Rollover: If you do not claim your full balance by the end of the plan year, unused funds will rollover to the following plan year once the new plan year has begun.

How it Works: Once you've received treatment from a provider, the provider will bill your medical insurance. You will receive an Explanation of Benefits (EOB) from your insurance carrier showing how your benefits were applied. If the EOB shows that the service was applied to the deductible, you may submit the EOB and a completed claim form to Navia for reimbursement. Rx drugs may be submitted in the form of an itemized statement from the pharmacy/provider. The statement must include the date of service, type of service and cost.

How it Works: Once you've incurred an eligible expense and your patient responsibility has been determined, you may submit a claim to Navia for reimbursement or use your Navia debit card to pay the provider directly. If your expense is covered by insurance, you must wait until your insurance carrier has applied your benefits before using the HRA to pay for any remaining patient responsibility.

Claim Submission

- 1) Complete a claim form, itemize your expenses and list the total amount you are claiming.
- 2) Attach an itemized statement that includes the date, type and cost of service. Ideal forms of documentation include an Explanation of Benefits (EOB) from your insurance carrier or an itemized statement from the provider.
- 3) Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
- 4) Reimbursements are processed weekly on Friday. Reimbursements will be directly deposited into your bank account or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
- 5) In the event that your employment is terminated, or you lose HRA coverage, you may spend down any unused balance in your HRA. You may have the ability to continue coverage under COBRA (see your employer for details).