

Kathy, David and their two children, Billy and Cindy, are currently enrolled in the health plan offered by Kathy's employer. Kathy's employer offers the HRA as part of their benefits package.

David is employed and has access to his employer's medical plan. With the benefit of the HRA, Kathy and David decide to enroll the whole family in David's medical plan and the HRA.

Kathy, David, Billy and Cindy are now covered primarily through David's medical plan, with the HRA as their secondary coverage. Through the HRA, Kathy, David and their children may be reimbursed 100 percent for their eligible out-of-pocket health care expenses, including copayments, coinsurance and deductibles.

## Medical Claim Reimbursement

Kathy goes to see a provider. She presents her primary medical plan ID card for the coverage she has under David's medical plan and her HRA ID card. Depending on the provider, she experiences one of the two scenarios below.

### HRA Pays Provider



Kathy goes to see a specialist, has an ER visit or has a medical procedure and presents her primary medical plan ID Card and her HRA ID Card.



Kathy isn't required to pay anything up front.



Kathy's provider bills Catilize Health directly for Kathy's out-of-pocket expenses.



Catilize Health sends the payment to the provider/ER/hospital, covering her responsibility.



**Kathy's true out-of-pocket cost for her visit is \$0.**

### HRA Participant Pays Provider



Kathy goes to see a specialist or has an emergency and pays \$200 to the ER or has a medical procedure and pays a \$3,000 deductible as part of David's medical benefits. Kathy gets a receipt for her payment.



Kathy receives an Explanation of Benefits (EOB) from her primary medical plan, detailing the services she received.



Kathy sends her EOB and completed Claim Form for reimbursement to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](http://portal.catilize.com) and submits the required documentation.



Catilize Health reviews Kathy's EOB to ensure her medical services are eligible for reimbursement.



Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check, covering her out-of-pocket expenses.



**Kathy's true out-of-pocket cost for her visit is \$0.**

## Pharmacy Claim Reimbursement



Kathy takes Billy to the doctor for an illness and he needs a prescription. Kathy experiences the below scenario.



Kathy goes to the pharmacy to pick up a prescription for Billy.



Kathy presents the primary medical plan ID card first and then her HRA ID card.



The pharmacy processes the claim through the primary medical plan and Catilize Health. **Kathy pays nothing to pick up the prescription.**



If the pharmacy can't process the claim through the HRA, Kathy pays \$15 for Billy's prescription.



Kathy sends the RX tab and the completed Claim Form to Catilize Health via mail, fax or secure email.  
OR  
Kathy goes to [portal.catilize.com](http://portal.catilize.com) and submits the required documentation.



Catilize Health reviews the paperwork to ensure the pharmacy expenses are eligible for reimbursement.



Within 30 days of Kathy submitting her documents, Catilize Health mails Kathy a check for \$15, covering the pharmacy copayment for Billy's prescription.



**The true out-of-pocket cost for Billy's prescription is \$0. The same scenario applies for Kathy, David and/or Cindy.**

## Premium Reimbursement



What happens if the premium on David's medical plan is more than what Kathy was paying to be covered by her employer's medical plan?



They are reimbursed for the difference. And, if David's medical plan charges a fee for adding Kathy to his plan, that fee is covered as well.



Kathy was paying a \$400 premium per month to cover the family under her employer's medical plan. On David's employer's medical plan, he pays a \$500 premium per month to cover himself and the family.



David's employer also charges a \$100 monthly surcharge to have Kathy on his plan.



Kathy provides documentation to Catilize Health from David's employer confirming the premium and the surcharge.



Kathy no longer pays a health insurance premium for her company's medical plan.



Kathy's employer includes the \$100 premium difference and the \$100 surcharge in Kathy's paycheck. This is considered taxable income.



**Kathy and David's true premium cost does not increase.**