



Plan Designs

Health Reimbursement Arrangements

A health reimbursement arrangement (HRA) is an employer-paid health care arrangement that reimburses employees for qualified medical expenses.

Agility will offer an HRA in conjunction with both BlueCross BlueShield of TN medical insurance plans. It is the desire of management to maintain an affordable, accessible health plan for our employees. Based on expected usage, Agility is committing to pay a portion for the individual or family deductible. Should the actual usage exceed expectations, the company contribution toward the medical deductible could be decreased in the future.

BASE MEDICAL PLAN – The HRA covers 50% of the deductible after the employee pays the first \$500 for individual or \$1,000 for family.

**Plan year in-network deductible (4/1/16 – 12/31/16):
\$5,000 for individual / \$10,000 for family**

You pay:

**First \$500 for individual coverage or \$1,000 for family coverage
and 50% of the next \$4,500 for individual (\$2,250) or \$9,000 for family (4,500)**

**HRA pays (after you pay the first \$500 (individual) or \$1,000 (family)
50% of next \$4,500 for individual (\$2,250) or next \$9,000 for family (\$4,500)**

After the deductible is met, BCBST pays 80% (you pay 20%) of eligible expenses until the out-of-pocket (OOP) maximum is met (\$6,000 for individual, \$12,000 for family). BCBST will pay 100% of eligible expenses after the OOP is satisfied.

PREMIUM MEDICAL PLAN – The HRA covers \$2,500 after the employee pays the first \$500 for individual or \$1,000 for family.

**Plan year in-network deductible (4/1/16 – 12/31/16):
\$3,000 for individual / \$6,000 for family**

You pay:

First \$500 for individual coverage or \$1,000 for family coverage

**HRA pays:
Next \$2,500 for individual or \$5,000 for family**

After the deductible is met, BCBST pays 80% (you pay 20%) of eligible expenses until the OOP is met (\$5,000 for individual or \$10,000 for family). BCBST will pay 100% of eligible expenses after the OOP maximum is satisfied.

(Prescription drug copays do not apply to the deductible and, therefore, are not included in the HRA. These drug copays do apply to the OOP maximum.)