

FY22 Simmons Health Reimbursement Account (HRA)

A health reimbursement arrangement (HRA) is an account funded by Simmons University that helps offset the increase in your plan deductible effective July 1, 2021. HRAs require no payroll deductions and you do not pay taxes on HRA funds.

Your deductible responsibility remains the same as it was for the 2020 plan year. See charts below for the 2021 plan year schedule.

HMO Blue

Tier	Deductible	EE Deductible Responsibility First (same as FY21)	Simmons Deductible Responsibility through the HRA (New for FY22)
Single	\$1,000	\$1.00 - \$500	\$501 - \$1,000
EE+1	\$2,000	\$1.00 - \$1,000	\$1,001 - \$2,000
Family	\$2,000	\$1.00 - \$1,000	\$1,001 - \$2,000

PPO/ HDHP*

Tier	Deductible In-Network/Out-of-Network	EE Deductible Responsibility First In-Network/Out-of-Network (same as FY21)	Simmons Deductible Responsibility through the HRA (New for FY22)
Single	\$2,000 (in-network) \$3,000 (out of network)	\$1 - \$1,500 (in-network) \$1 - \$2,500 (out-of-network)	\$1,501 - \$2,000 (in-network) \$2,501 - \$3,000 (out-of-network)
EE+1	\$4,000 (in-network) \$6,000 (out-of-network)	\$1 - \$3,000 (in-network) \$1 - \$5,000 (out-of-network)	\$3,001 - \$4,000 (in-network) \$5,001 - \$6,000 (out-of-network)
Family	\$4,000 (in-network) \$6,000 (out-of-network)	\$1 - \$3,000 (in-network) \$1 - \$5,000 (out-of-network)	\$3,001 - \$4,000 (in-network) \$5,001 - \$6,000 (out-of-network)

*Employee eligible for a Simmons Health Savings Account contribution, if employee elects the HSA. See HSA for details.

How it Works:

- Visit your provider as you normally would and present your BCBS ID card
- Your provider will bill BCBS who will process the claim in accordance to their contracts
- BCBS will send these claims to HealthEquity and they will **automatically** appear in your Health Equity account for reference
- You are responsible for paying employee deductible responsibility expenses until you have reached the HRA Simmons deductible responsibility outlined above
- Once you have reached the Simmons deductible, Health Equity will **automatically** pay your provider for eligible expenses until the HRA funds are used

You may view your claims paid by the Simmons HRA through your BCBS MyBlue website.

Visit myblue.bluecrossma.com for a direct link to Health Equity, the HRA benefit provider.