

FY26 Simmons Health Reimbursement Account (HRA)

A health reimbursement arrangement (HRA) is an account funded by Simmons University that helps offset your plan deductible. HRAs require no payroll deductions and you do not pay taxes on HRA funds. The benefit is administered by Health Equity (HEQ).

You are responsible for paying your portion of the deductible responsibility expenses until you have met the Simmons portion of the deductible outlined below.

HMO Blue

Tier	Deductible	EE Deductible Responsibility First	Simmons Deductible Responsibility through the HRA
Single	\$1,000	\$1.00 - \$750	\$751 - \$1,000
EE+1	\$2,000	\$1.00 - \$1,500	\$1,501 - \$2,000
Family	\$2,000	\$1.00 - \$1,500	\$1,501 - \$2,000

PPO/ HDHP*

Tier	Deductible In-Network/Out-of-Network	EE Deductible Responsibility First In-Network/Out-of-Network	Simmons Deductible Responsibility through the HRA
Single	\$2,000 (in network) \$3,000 (out network)	\$1 - \$1,750 (in network) \$1 - \$2,750 (out network)	\$1,751 - \$2,000 (in network) \$2,751 - \$3,000 (out network)
EE+1	\$4,000 (in-network) \$6,000 (out network)	\$1 - \$3,500 (in network) \$1 - \$5,500 (out network)	\$3,501 - \$4,000 (in network) \$5,501 - \$6,000 (out network)
Family	\$4,000 (in-network) \$6,000 (out network)	\$1 - \$3,500 (in network) \$1 - \$5,500 (out network)	\$3,501 - \$4,000 (in network) \$5,501 - \$6,000 (out network)

*maximum combined HRA benefit is \$250 Single/\$500 E+1 or Family for in-network & out-of-network benefits received

How it Works:

- Visit your provider as you normally would and present your medical ID card
- Your provider will bill Harvard Pilgrim (HP) who will process the claim in accordance to their contracts
- HP 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