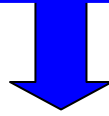
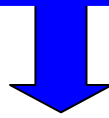


HOW DOES AN HRA WORK USING AN IN-NETWORK PROVIDER?

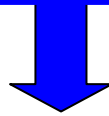
Employee visits Physician
(Pay nothing at point-of-service)



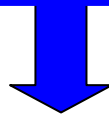
In-Network Physician submits claims directly to the Carrier



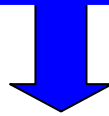
Carrier applies the In-Network discount and sends an EOB (Explanation of Benefits) directly to the Physician and also one to the Employee



Physician receives discounted EOB and generates an invoice to send to Employee for payment



Employee sends EOB along with OCA claim form to receive HRA reimbursement in order to pay Physician's invoice *



Once OCA receives claim and processes, Employee should receive reimbursement either in the form of a check (distributed via Employer) or via ACH (direct deposit) **

*Those Employees with Debit Cards may use them **ONLY AFTER** receiving the EOB to pay for covered expenses as designated by the Company's plan.

**Employee sends EOB along with OCA claim form for Debit Card substantiation