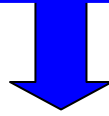
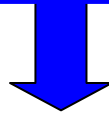


HOW DOES AN HRA WORK USING AN OUT-OF-NETWORK PROVIDER?

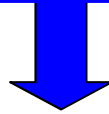
Employee visits Physician



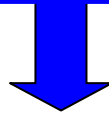
Employee pays Out-of-Network Physician the total billed amount



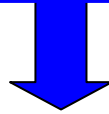
Employee is responsible for sending the bill along with the insurance carrier's claim form directly to insurance carrier in order to have it applied toward out-of-network deductible



Employee will receive an EOB (Explanation of Benefits) from insurance carrier stating what portion of the bill was applied toward out-of-network deductible



Employee sends EOB along with OCA claim form to receive HRA reimbursement
(if applicable*)



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)

** Not every Company covers out-of-network deductibles under the Health Reimbursement Arrangement*