

Platinum Plan 2 Q & A

What is an HRA?

First, HRA is short for Health Reimbursement Arrangement. This is an account that your School District has set up for you to supplement your new healthcare coverage.

What does this HRA cover?

This HRA will help to lower the maximum for your Prescription Drug and ease the costs associated with the CEWW Platinum Plan 2.

What does this HRA pay for?

Your old healthcare plan had a 20% co-insurance payment at the walk in pharmacy for a 30 day supply of your 1st, 2nd or 3rd tier prescription. For a mail in 90 day supply, you would have an \$8 co-pay for your 1st, 2nd or 3rd tier prescription. You will now not only have just a simple co-pay for your prescriptions, once you reach \$400 for single or for family, you will be reimbursed from the HRA for the remaining out of pocket prescription drug expenses. Remember, you will have to pay this cost up front and then the HRA will automatically reimburse you.

When does this plan take effect?

Your healthcare plan year starts and renews every July 1 even though the healthcare plan benefits will renew on January 1 every year.

I'm going to my medical provider next week, what do I have to do?

First, do not miss any appointments or leave prescriptions unfilled because you are unsure how the HRA plan will work. If you have a PG Plus™ Debit Card, do not charge your prescription drug co-pay, but do use it for the charge at the provider's office. This card **is not** tied to your HRA and will not be paid from this special HRA account if it is used. Keep your receipt from the provider and match it up with the bill that you will receive later and the EOB that you receive from your insurance carrier. You will be responsible to pay the bill once it becomes due, generally 30 days from receipt for your EOB.

I've received my EOB, now what do I do?

Now that you have your EOB, Preferred Group should have also received our notification from the insurance carrier of your EOB as well. Please log in to your web portal at www.MyTPGPlan.com or use the smartphone app and make sure we have recorded your EOB correctly in our system. We will enter the amounts as indicated on your EOB for pharmacy expenses and will automatically send you a payment for the amount that the HRA will cover. If you have a Flexible Spending Plan or you have an employer contribution, you will need to submit for any unreimbursed out of pocket medical expenses. Please remember to always keep your receipts and EOBs in order to track your expenses and for IRS tax purposes.

Something's wrong or I just don't understand the payments that I have received?

Don't panic, these plans take a little while to get used to. If there is anything that you think might be "out of place", we want to hear from you sooner rather than later. Our number is (866) 989-8995 and our phone lines are open weekdays 8 AM to 5 PM. It is our intent to help you understand the plans that you have with us. Remember we cannot answer any question outside of the amounts indicated on your EOB as you will have to call your insurance provider for those answers, but we will be able to help you understand what these plans are paying for. If there is an actual issue, we would like to clear it up quickly for you.