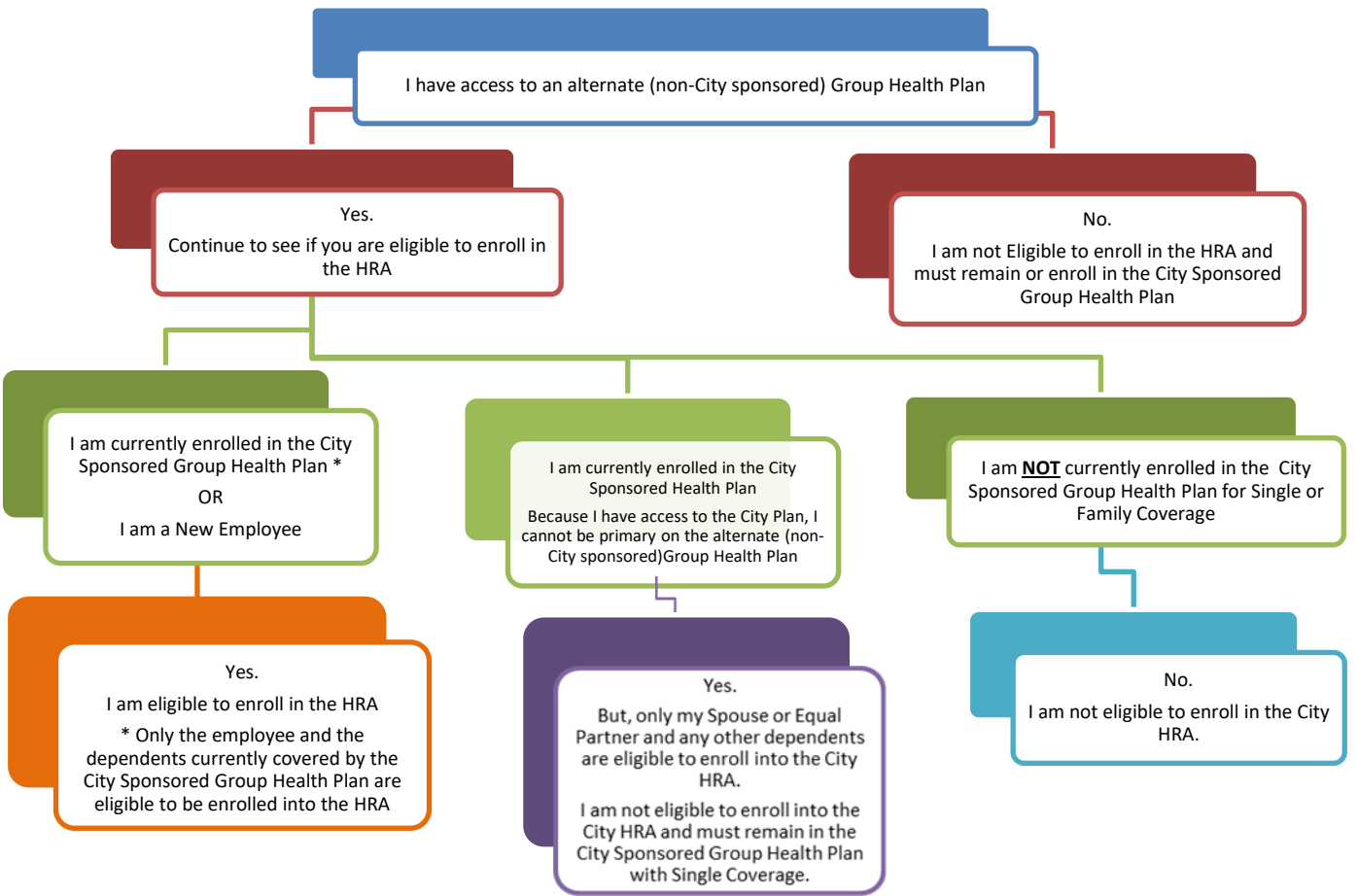
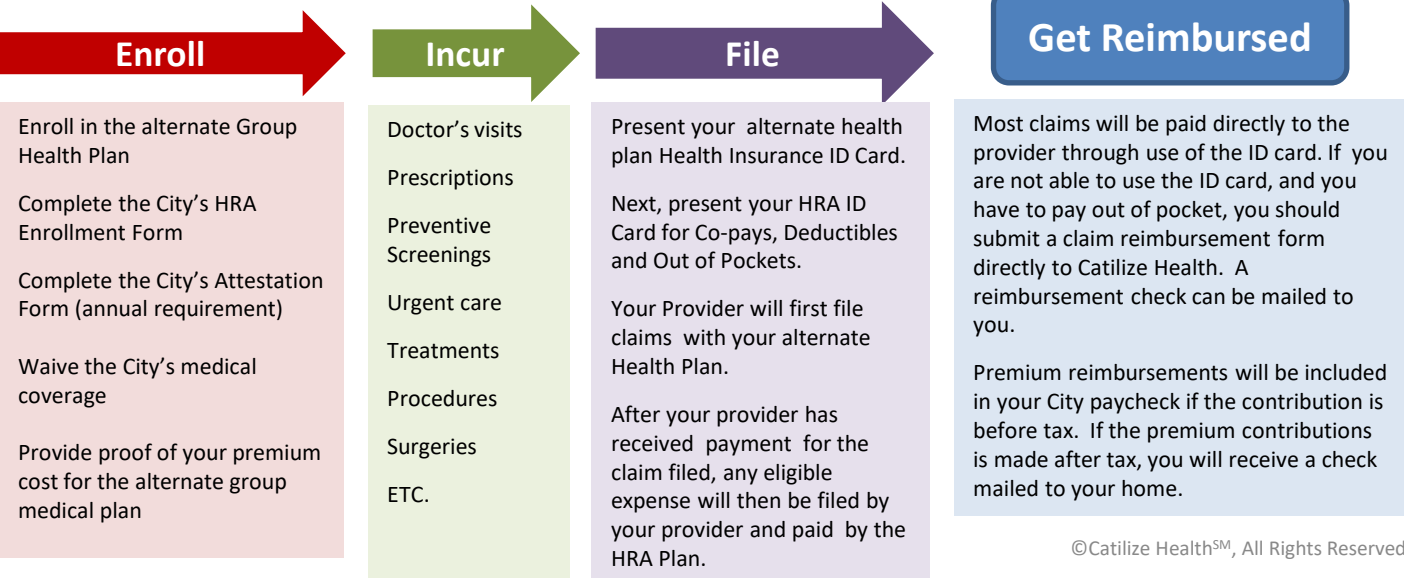


Review this Flow Chart to determine if you are eligible to enroll in the HRA



Note: If at any point an employee loses access to their alternate group health plan – a Qualifying Event - they will be able to enroll in the City Sponsored Group Health Plan

How Does the HRA Work?



Helpful Definitions

HRA: Health Reimbursement Arrangement. Reimburses employees and dependents for eligible health care expenses and premium expenses incurred under **non** City sponsored group health coverage.

Alternate Group Health Plan: Means any group health coverage, (other than a medical plan sponsored by the City of Cincinnati) available to an Employee, such as through the Employee's spouse/equal partner, another employer of the Employee, or group coverage available to the Employee from any other source including but not limited to eligible retiree benefit programs, other than Medicare, Tricare Retiree or the City Retirement System.

Health Care Expenses: Deductibles, Co-Pays and Co-Insurance for eligible expenses incurred under the alternate group plan.

Premiums: Amount you pay for your alternate group health plan that exceeds the cost of the premium for you and your family that you would pay on the City's plan. If the cost of your alternate coverage increases due to dependent additions, you will receive a reimbursement. If there is no premium increase, you will **not** receive a reimbursement.

Calendar Year Maximum:

Health Care Expenses: \$8,150/Single
\$16,300/Family

Premiums: \$5,000/ Single
\$10,000/Family

*This plan is administered by: Catilize Health
2605 Nicholson Rd.
Suite 1140
Sewickley, PA 15143*

*877-872-4232 (Toll Free Office)
877-599-3724 (Toll Free Fax)
CinciHRA@catilizehealth.com*