

Universal Plan Administrators

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Connections Credit Union is sponsoring a Health Reimbursement Arrangement(HRA) for eligible Employees who are enrolled in the Group Health Insurance.

1. Buy down of your deductible

Connections Credit Union has purchased a \$5,000 deductible plan through Blue Cross of Idaho. Once you have met the first \$3,000 of your deductible, Connections Credit Union will reimburse you up to the next \$2,000. This is for employee coverage only and is only for expenses going towards your medical deductible.

- As always, use your insurance company ID card at the Provider's office or facility at the time of service. Shortly after your visit, an Explanation of Benefits (EOB) will be mailed to your home from the insurance company.
- For items that are subject to the High Deductible, simply fax, mail or email a copy of your EOB to UPA, the HRA Plan Administrator.
- The EOB will be evaluated for reimbursement. If reimbursement is due, a direct deposit will be generated directly to you.
- Pay your Provider! It is always your responsibility to pay your providers any balance due after insurance.
- The HRA plan year runs January 1, 2024 through December 31, 2024. The run-out period extends another 90 days to submit claims for expenses incurred during the Plan Year. EOB's should be submitted within these time frames for proper qualified reimbursement of your expenses.
- To submit a claim for your deductible buy down HRA: Please submit all pages of your Explanation of Benefits (EOB) to UPA.

The benefit of an HRA Plan is in providing medical expense reimbursement to Employees funded by the Employer. Since the money for this benefit is provided to you solely by Connections Credit Union, it is a great benefit to you. For more information or for questions, please contact Universal Plan Administrators at 1-800-222-0901 or (208) 746-7046. You can also email us at: mwinker@rickwoodsinsurance.com and/or ktaylor@rickwoodsinsurance.com.

