



WRAPAROUND HRA SUMMARY OF BENEFITS

1. What is the SERS Wraparound HRA?

SERS offers a Health Reimbursement Arrangement (HRA). Participants are able to choose insurance from any company offering coverage in the federal Marketplace, and if eligible, receive a federal subsidy to lower premium costs. The SERS Wraparound HRA then provides reimbursements for eligible medical expenses.

To take part in the SERS Wraparound HRA, eligible participants **MUST** complete the Marketplace enrollment process through SERS' plan administrator, HealthSCOPE Benefits.

2. How do I sign up?

Select a health care plan from the federal Marketplace with the assistance of a counselor from HealthSCOPE Benefits. The counselor will help you sign up for the Marketplace plan and tell you whether you are eligible for a federal subsidy to help pay your premium. After you have selected and been enrolled in a Marketplace plan, you will be enrolled in the SERS Wraparound HRA. There is no additional premium for the SERS Wraparound HRA.

3. What benefits are available under the SERS Wraparound HRA?

Reimbursements are capped at \$1,950 per family, per calendar year for the following eligible medical expenses:

Benefit Categories	Maximum Reimbursement
Deductible	Reimbursements are limited to \$1,950 per family, per calendar year in accordance with federal limits
Covered prescription drugs	
Physician office visit co-pay or coinsurance	
Inpatient hospital admission co-pay or coinsurance	
Imaging (X-rays, CT/PET Scans, MRI) co-pay or coinsurance	
All benefit category costs in the aggregate are subject to the overall total Maximum Amount under this Plan. Such costs can be used in various combinations but shall not, in the aggregate, exceed the Maximum Amount. Reimbursement is limited to cost sharing after the Participant's Marketplace plan has adjudicated any claim(s). Actual reimbursement may vary according to the Participant's Marketplace plan's terms, but will in no event exceed the Participant's actual out-of-pocket expenses under the applicable Marketplace plan.	
The SERS Wraparound HRA eligible expenses noted above only apply to covered services under your Marketplace plan. Claims for non-covered services are not eligible for reimbursement.	

4. Who is eligible to participate?

SERS benefit recipients and eligible dependents who qualify for SERS health care coverage are eligible for enrollment in the SERS Wraparound HRA after electing coverage in the Marketplace.

This coverage is **NOT** available to SERS benefit recipients who:

- Have previously waived SERS coverage (unless they have a qualifying event);
- Are eligible for Medicare;
- Are enrolled in Medicaid; or
- Have a family member enrolled in a SERS Medicare Advantage plan.

HealthSCOPE Benefits will rely upon SERS to determine whether a person is eligible for coverage.

