



WRAPAROUND

Health Reimbursement Arrangement (HRA)



*EXCLUSIVELY FOR: SERS
NON-MEDICARE RETIREES*

Additional coverage for your
out-of-pocket health care costs

Up to \$1,950 in
reimbursement per family

Personal enrollment assistance
from a HealthSCOPE counselor

SERS has partnered with HealthSCOPE to offer this coverage option for SERS' health care participants. SEE INSIDE FOR DETAILS.



WRAPAROUND REIMBURSEMENTS

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	
Inpatient hospital admission	
Imaging (X-rays, CT/PET Scans, MRI)	

The SERS Wraparound HRA reimbursement of certain out-of-pocket expenses incurred only apply to covered services under your Marketplace plan. Claims for non-covered services are not eligible for reimbursement.

SERS WRAPAROUND HRA

SERS has partnered with HealthSCOPE to offer a Health Reimbursement Arrangement (HRA) option for SERS' health care participants who are not eligible for Medicare and who are not enrolled in Medicaid.

How It Works

First, you select a health care plan from the Health Insurance Marketplace with the assistance of a counselor from our partner HealthSCOPE. The counselor will tell you whether you are eligible for a federal subsidy to help pay your premium.

You can choose a plan from any insurer offering coverage in the Marketplace.

After you have selected your Marketplace plan, the SERS Wraparound HRA will provide additional reimbursements for deductibles, co-pays, and other costs. There is no additional premium for the SERS Wraparound HRA.

To receive the SERS Wraparound HRA, you MUST complete the Marketplace enrollment process through HealthSCOPE. To get started, call 1-888-236-2377 or email SERS@healthscopebenefits.com

HOW DOES THIS WORK?

Example using a Silver HMO Marketplace Plan for Sally, age 60, who earns \$25,000 a year, and lives in Columbus.

	SERS Non-Medicare Plan 2023 Cost Sharing	Marketplace Plan vs. Silver 2023 Cost Sharing <i>(\$844 premium subsidy allowed)</i>	What Sally Saves
Premium	\$333 (up to \$780)*	\$59.70	\$3,280 in premiums
Deductible (Medical and Rx)	\$2,000	\$970	Deductible, out-of-pocket expenses up to \$1,950 per family, per year.
Primary Doctor	\$20 co-pay	\$25 co-pay	
Specialist Doctor	\$40 co-pay	\$25 co-pay	
Generic Drugs	\$7.50	\$3-\$6**	
Preferred Brand Name Drugs	25% of cost (max \$100)	\$40 after deductible**	
Specialty Drugs	25% of cost (max \$100)	50% after deductible**	
Inpatient Hospital	20% coinsurance after \$250 co-pay	25% coinsurance after deductible	
Imaging	20% coinsurance	25% coinsurance after deductible	

*Assumes service credit of no less than 20 years

** In Network Tier 1

Call HealthSCOPE today to find out if this is right for you.

Call **1-888-236-2377** today and a HealthSCOPE counselor will help you review the Marketplace plans available where you live. The counselor will tell you what each plan will cost you, what benefits are provided, and which hospitals and doctors are in each plan's network.

If you decide to enroll, the HealthSCOPE counselor will assist you in completing the application. **Unless you are newly retired, you must enroll during the Marketplace open enrollment, Nov. 1 - Jan. 15.**

With the SERS Wraparound HRA, we've got you covered. The Wraparound HRA will reimburse your out-of-pocket expenses. The Wraparound HRA is offered at no additional cost to SERS non-Medicare enrollees who sign up for a Marketplace health insurance plan through HealthSCOPE.



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