MARKETPLACE WRAPAROUND

Health Reimbursement Arrangement (HRA)



Additional coverage for your out-of-pocket healthcare costs

Up to $2,250 in reimbursement per family

Personal enrollment assistance from a UMR counselor

SERS has partnered with UMR to offer this coverage option for SERS' healthcare participants. SEE INSIDE FOR DETAILS.

UMR
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WRAPAROUND REIMBURSEMENTS

MAXIMUM REIMBURSEMENT



$2,250 per family, per calendar year in accordance with federal limits

ELIGIBLE EXPENSES

Out-of-pocket expenses for Marketplace plan covered services are eligible for the HRA reimbursement

Examples include deductibles, co-pays, and coinsurance.

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.

SERS MARKETPLACE WRAPAROUND HRA

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

How It Works

First, you select a healthcare plan from the Health Insurance Marketplace with the assistance of a counselor from our partner, UMR. 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. You are responsible for paying premiums directly to the Marketplace plan selected.

The SERS Marketplace Wraparound HRA will provide additional reimbursements for deductibles, co-pays, and other costs. There is no additional premium for the SERS Marketplace Wraparound HRA.

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

HOW DOES THIS WORK?

Example using a Silver HMO Marketplace Plan for Sally, age 60, who earns $25,000 a year.

	SERS Non-Medicare Plan 2027 Cost Sharing	vs.	Marketplace Plan Silver 2027 Cost Sharing** *($1,192 premium subsidy allowed)*	What Sally Saves
Monthly Premium	$385 (up to $910)*		$98.18	$286.82 in premiums
EXAMPLES OF COVERED SERVICES				
Deductible (Medical and Rx)	$2,000		$800	Deductible, out-of-pocket expenses up to $2,250 per family, per year.
Primary Doctor Specialist Doctor	$10 co-pay $25 co-pay		$20 co-pay $40 co-pay	
Generic Drugs Preferred Brand Name Drugs Specialty Drugs	$7.50 25% of cost (max $100) 25% of cost (max $100)		$10 $20 $250 co-pay subject to deductible	
Inpatient Hospital	20% coinsurance after $250 co-pay		30% coinsurance subject to deductible	
Imaging	20% coinsurance		30% coinsurance subject to deductible	

*Assumes service credit of no less than 20 years
**Based on Silver Classic Standard from Oscar Health Insurance

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

Call **1-888-236-2377** today and a UMR 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 UMR 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 Marketplace 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 UMR.



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