



MCU SUPPLEMENTAL HEALTH REIMBURSEMENT ARRANGEMENT PLAN "HRA"2020

We are pleased to announce that there a few enhancements to our supplemental HRA Plan.

<b>Benefit</b>	<b>Coverage</b>
Your Health Plan Deductible vs Your HRA Deductible	\$2,500 per person, up to <u>2 members</u> . A maximum \$4,000 out-of-pocket limit, per person, up to 2 members.  After you meet the first <u>\$250</u> of your Health Deductible, the HRA pays the remainder of the <b>\$2,500</b> deductible, for up to 2 members, to a maximum <b>\$2,250</b> .
Your Health Plan Coinsurance vs Your HRA Plan Coinsurance	80/20% The health plan pays 80% of the expense and the employee pays, 20% coinsurance Possible, after you have incurred up to \$4,000 of your \$4,000 out-of-pocket expenses, your HRA pays the <b>\$2,250</b> , up to 2 members.
Health Plan Out-of-Pocket Limit met before Health Plan pays 100%	\$4,000 per person, up to <u>2 members max</u>
Maximum Amount HRA Pays	\$2,250 max per person, <u>2 members max</u>
Physician Office Visit for Illness or Injury vs HRA Office Visits	\$25 for Primary Care Physician; \$40 for Specialist Physician +20% Coinsurance for other services rendered in office  Possible, after you have incurred up to \$4,000 of your \$4,000 out-of-pocket expenses, your HRA pays the <b>\$2,250</b> , up to 2 members.
Preventive Care Visit vs HRA Preventive Care	100% Paid under Healthy You! Benefit. (Certain test, like CBC, PSA, and Urinalysis are not covered, and are at the 20%)  Normally -0- for Preventive Care, unless cost applies to Coinsurance, but possible, after you have incurred up to \$4,000 of your \$4,000 out-of-pocket expenses, your HRA pays the <b>\$2,250</b> , up to 2 members.
Prescription Deductible vs HRA Prescription Deductible	\$100 per covered person, no family limit.  Normally -0- for Prescription Deductible, but possible, after you have incurred up to \$4,000 of your \$4,000 out-of-pocket expenses, your HRA pays the final <b>\$2,250</b> , up to 2 members.
Prescription Co-pays vs HRA Prescription Co-pays	Category 1 - \$15 copay Category 2 - \$35 copay Category 3 - \$75 copay Category 4 - \$100 copay Disease Specific Rx – 10% (Minimum \$100/Maximum \$200)  Normally -0- for Prescription Co-pays, possible, after you have incurred up to \$4,000 of your \$4,000 out-of-pocket expenses, your HRA pays the <b>\$2,250</b> , up to 2 members.

MCU HEALTH REIMBURSEMENT ARRANGEMENT (HRA) PLAN

MCU's HRA Plan is serviced by Southern Administrators and Benefit Consultants, Inc., "SABC."

The HRA is a self-funded health plan, which supplements MCU's current Blue Cross/Blue Shield health plan. (*The HRA is linked to your selection of MCU's Group Health Plan*). The HRA's benefit year is the same as MCU's health plan year. The HRA pays \$2,250, toward your deductible for inpatient and/or outpatient stays, after your first \$250 of the \$2,500 deductible is met, (*Max: \$4,500 per family, per calendar year, or 2 members*), or the HRA will pay \$2,250 over all, after you have incurred up to \$4,000 of out-of-pocket expenses. (*Max: \$4,500 per family, per calendar year, or 2 members*). The Employee is responsible for the first \$250 deductible, and \$1,500 of out-of-pocket medical expenses. The HRA Plan only pays from MCU's Group Health Plan explanation of benefits "EOB." Note: the HRA pays to the employee, not to the provider.

Go to [www.sabcflex.com](http://www.sabcflex.com) for more information.

