## **Jefferson County Commission**

## HRA In-Network Medical Plan Deductible Reimbursement Policy <u>Effective July 1, 2018</u>

**Highmark West Virginia** will continue as the **PPO** carrier for the 2018-2019 benefit plan year with no changes to the current Medical In-Network Deductible of \$3,000 per Individual and \$6,000 per Family.

The Highmark Medical Plan Deductible Resets on July 1, 2018 and will continue through June 30, 2019 for a 12-month Deductible Benefit Period.

The Jefferson County HRA Plan will continue to provide the in-network deductible reimbursement allowance based on the following enrollment structure:

- Deductible Reimbursement for the Employee Only Enrollment:
- The Employee pays the first \$750.00 and the HRA Plan will reimburse the employee for the 2<sup>nd</sup> portion of the In-Network Deductible met on an individual basis up to a maximum of \$2,250.00.
- ➤ <u>Deductible Reimbursement for the Employee + 1 or more Dependents Enrollment:</u> The Employee & Dependent(s) pay the first \$1,500.00 and the HRA Plan will reimburse the employee for the 2<sup>nd</sup> portion of the In-Network Deductible met on a Family Basis up to a maximum of \$4,500.00.

No Individual (employee or dependent) will have a deductible liability of more than \$750.00

Medical Plan Copayments & RX Copayments are EXCLUDED from Reimbursement Allowances. Out-of-Network Expenses are EXCLUDED from Reimbursement Allowances.

In order to receive reimbursement for the In-Network Deductible, copies of the **Highmark West Virginia EOB** (Explanation of Benefits) statements **AND a completed and signed Deductible Reimbursement Claim Form will need to be submitted to Millenium Insurance Group**.

Due to federal confidentiality restrictions, this must be done by the employee.

All reimbursement requests will be adjudicated based on the employers In-Network plan specifications. Upon verification of the In-Network deductible claim eligibility and processing, Jefferson County Commission will reimburse the employee. It is the employee's responsibility to pay all providers associated with this reimbursement. All reimbursements will be processed on a weekly basis.

Note: You do not pay taxes on the reimbursed deductible amounts.