

Jefferson County Commission

HRA In-Network Medical Plan Deductible Reimbursement Policy Effective July 1, 2019

Highmark West Virginia will continue as the **PPO** carrier for the 2019-2020 benefit plan year. The Medical Plan's In-Network Deductible will change to \$4,000 per Individual and \$8,000 per Family.

The Highmark Medical Plan Deductible Resets on July 1, 2019 and will continue through June 30, 2020 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 2nd portion of the In-Network Deductible met on an individual basis up to a maximum of \$3,250.00.

➤ **Deductible Reimbursement for the Employee + 1 or more Dependents Enrollment:**

The Employee & Dependent(s) pay the first \$1,500.00 and the HRA Plan will reimburse the employee for the 2nd portion of the In-Network Deductible met on a Family Basis up to a maximum of \$6,500.00.

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.