



MEDICAL MUTUAL OF OHIO®
Your healthcare partner since 1934

SuperMed HRA Employee Guide

To help you be an educated healthcare consumer, Medical Mutual has created this guide to explain how our Health Reimbursement Accounts (HRAs) work with your employer-sponsored health plan. This information is intended to help you understand what an HRA is, how it works and how to receive the greatest level of benefits from your health plan and avoid unnecessary costs.



What is an HRA?

HRAs are employer-funded accounts that provide reimbursement for certain medical expenses incurred by employees, their spouses and dependents covered under the plan.

How does the HRA work with your health plan?

Each plan year, your employer makes an allocation to your HRA to help fund your health plan deductible. The HRA can only be used to fund a portion of your deductible and cannot be used for other out-of-pocket expenses such as copayments, coinsurance or non-covered services. Your employer will determine your total deductible, the amount of the employer allocation and whether the HRA pays the deductible before or after you pay your portion. Contact your employer for the specific details of your HRA.

In both of the following examples, the employee is responsible for a \$1,500 deductible. However, the employer has elected to help pay a portion of the deductible by allocating \$1,000 to each employee's HRA.

SuperMed HRA Financial Structure

HRA 1st Example

In this example, the HRA will fund the first \$1,000, and the employee will be responsible for the remaining \$500 before the coinsurance contributes toward payment.

SuperMed HRA
\$1,000

Member Responsibility
\$500

Health Plan
80%/60% Coinsurance*

HRA 2nd Example

In this example, the employee will be responsible for the first \$500, the HRA will fund the next \$1,000 of the deductible, followed by the coinsurance.

Member Responsibility
\$500

SuperMed HRA
\$1,000

Health Plan
80%/60% Coinsurance*

* Optional In-Network/Out-of-Network Coinsurance

How can I get the most out of my health plan and HRA?

Get preventive care. Detecting and preventing problems early can improve your health and save you money over the long term. Be aware of — and use — the preventive benefits included in your health plan.

Seamless Claims Processing

Medical Mutual offers seamless administration for your HRA and pays providers directly for eligible claims. The process is simple:

- **Step 1**
Visit a doctor, hospital or other healthcare professional for necessary medical care. At the point of service, present your Medical Mutual identification card as proof of insurance.
- **Step 2**
The doctor, hospital or healthcare professional submits a claim to Medical Mutual. The claim is priced in accordance with the contract the doctor or hospital has signed with Medical Mutual.
- **Step 3**
Medical Mutual issues an Explanation of Benefits (EOB) to you and the doctor, hospital or healthcare professional that you visited. The EOB indicates the amount you are responsible to pay, payments made out of the HRA to the healthcare professional and benefits covered by Medical Mutual. Only copays may be collected at the point of service; therefore, you should wait to receive your EOB to determine the amount you owe on a claim.

Frequently Asked Questions

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Where can I check my account balance?

HRA status is provided on your EOB, at MedMutual.com or by contacting Customer Service.

Are employee contributions allowed?

Allocations can only be made by your employer. You cannot contribute to your HRA.

Can I take my HRA fund with me if I leave my job?

HRA funds are not portable. If you change jobs, any unused funds will be forfeited and will remain with the employer that opened the fund.

Can I select any doctor, hospital or healthcare professional?

Medical Mutual suggests that you use a SuperMed network doctor, hospital or healthcare professional in order to get the maximum benefit from your HRA and health plan. However, in emergency situations you should always seek immediate attention from the nearest available facility.

SuperMed

SuperMed Employee Tools

All SuperMed programs offer decision support tools to help you understand your health coverage and manage your care.

My Health Plan

Check on claims, review costs, compare hospitals, use a plan comparison tool in Healthcare 101 or complete a Health Risk Assessment online.

SuperWell®

Take advantage of programs to manage specific medical conditions and find tips on how to lead a healthier life.

WebMD®

Access health information through a variety of interactive activities.