

VEHI: Teacher/ Licensed Staff HRA

Summary of Benefits and Coverage: Member pays first, then HRA

Coverage Period: Begins 01/01/2020

Coverage for: VEHI | Plan Type: HRA



This is only a summary. If you want more detail about your coverage and costs, you can get the complete terms in the policy or plan document at www.vehi.org or by calling 1-800-247-2583.

Important Questions	Answers	Why this Matters:
What is the overall <u>deductible</u> ?	See page 1 of SBC	See page 1 of the SBC for your BCBSVT/VEHI primary coverage for the overall deductible amount. You must pay all of the costs up to the Health Reimbursement Arrangement (HRA) deductible amount of \$400 single/\$450 parent/child(ren)& two-person/ \$500 family before the HRA begins to pay for covered services you use.
What is the overall HRA deductible?	\$400/450/500	
Are there other <u>deductibles</u> for specific services?	No. There are no other specific deductibles.	
Is there an <u>out-of-pocket limit</u> on my expenses?	No.	There is no limit on out-of-pocket expenses under the HRA portion of your coverage. See page 1 of the BCBSVT/VEHI SBC for the plan out-of-pocket limit.
What is not included in the <u>out-of-pocket limit</u> ?		See page 1 of the BCBSVT/VEHI SBC for expenses not included in the calculation of the plan out-of-pocket limit.
Is there an overall annual limit on what the plan pays?	No, there is no annual limit on what the BCBSVT/VEHI health plan pays.	Your employer also provides a Health Reimbursement Arrangement (HRA). The HRA pays up to \$2,100 single / \$4,550 parent/child(ren)& two-person/ \$4,500 family per year to help cover your eligible Medical expenses. Eligible Pharmacy expenses are covered 100% through the use of a debit card issued by the third party administrator.
Is there an overall annual limit on what the HRA pays?	Yes, see HRA amounts in next column.	
Does this plan use a <u>network of providers</u> ?	Yes.	The HRA plan providers are the same as the BCBSVT/VEHI providers when determining payment for the same services. See page 1 of the BCBSVT/VEHI SBC for more information.
Do I need a referral to see a <u>specialist</u> ?		See page 1 of your BCBSVT/VEHI SBC.
Are there services this plan doesn't cover?	Yes.	See page 1 of your BCBSVT/VEHI SBC

Questions: Call 1-800-247-2583 or visit us at www.vehi.org

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at www.bcbsvt.com/glossary or call 1-800-247-2583 to request a copy.