



WHAT IS A BRIDGE DEDUCTIBLE HEALTH REIMBURSEMENT ARRANGEMENT?

GET FREE MONEY TO HELP WITH MEDICAL EXPENSES

+ BRIDGE DEDUCTIBLE HRA

The plan is designed to provide a bridge between the employees' out-of-pocket expenses and insurance coverage once a part of the deductible is met.

How? *Your employer makes contributions to your Health Reimbursement Arrangement (HRA).* You don't pay any income taxes on that amount, so it's free money for you to use on eligible expenses! Your HRA is an account solely used to help cover medical deductible expenses.

HOW DOES IT WORK?

- + Your employer will contribute a specific amount to your account each year. The contribution may be deposited in increments or in one lump sum.
- + Once you have met your initial responsibility for your deductible, you can then submit a claim for reimbursement for your medical deductible expense as long as your account funds are available.
- + *Don't want to fill out a form?* You can file a claim electronically for eligible expenses during your Plan Year from the Surency mobile app or your Member Account at Surency.com. You can be reimbursed via check or direct deposit. Sign up for direct deposit on your Member Account or by downloading this form at Surency.com.
- + *Access the information you need through your Member Account at Surency.com.* Here you can check balances, view account activity, access forms, and more. You can also sign up to receive notifications via email and/or text message.
- + *Check with your benefits administrator* to determine your Plan Year and filing deadline. Be sure to submit all qualified medical deductible expenses to Surency by the end of the filing deadline.



MANAGE YOUR BENEFITS

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