

HRA

Personal Health Reimbursement Arrangement Illustration

Forest Lake Area Schools

Single Plan

Family Plan

\$2500 Deductible

\$5000 Deductible

HRA Account
\$1,000

1st
100% coverage up to HRA amount
Office Call
Emergency Room
Medically necessary services

HRA Account
\$2,000

Out-of-Pocket
\$1,500

2nd
If needed, you could have an out-of-pocket cost

Out-of-Pocket
\$3,000

After deductible,

UMR

Pays 100% of claims up to UNLIMITED

100% Coverage
Routine Physical
Cancer Screening
Pap Smear
Mammogram
Prenatal
Well Child Care
Immunization
Routine Eye, Hearing exams

After deductible,

UMR

Pays 100% of claims up to UNLIMITED

Rx:
Retail \$10/\$22/\$66
Specialty \$500
CVS & Walgreens
\$30/\$75/\$125

3rd
100% coverage after deductible.
Unlimited per insured.

This is a summary of benefits, see contracts with insurance carrier and AHR for complete details.