

# Optima Design

## *Simplify Your Visit*

Optima Design plans offer a Health Reimbursement Account (HRA) to help pay for eligible healthcare expenses. You do not have to submit claim forms or receipts. Your portion of the processed claim costs are automatically sent to our HRA partner, Choice Strategies™, for processing.

### 1 Provider Visit

During your provider visit, present your Optima Design member ID card. Please note that you may be asked to pay a portion of the estimated charges at the time of service depending on your provider's payment policies. (This amount will be deducted on your doctor's final bill.)

### 2 Statements

Next, you will receive the following statements related to your visit:

**Optima Health  
Explanation of  
Benefits**

**Review**

This statement will show the total member costs based on your benefit plan

**Choice Strategies™  
Statement**

**Review**

This statement will show any payment towards your member costs from your employer-sponsored HRA

**Bill from  
Healthcare  
Provider**

**Review**

This statement will show any remaining amount you owe after any health plan or HRA payments

“Optima Health is pleased to offer consumer directed health plans that meet the needs of our employers. The time is right to work together to lower healthcare spending across the country.”

*Michael Dudley  
President  
Optima Health*

### 3 Payment

Pay any remaining member costs directly to your healthcare provider.

To access your claim information and review your HRA balance, simply login to [optimahealth.com](http://optimahealth.com).

This form is intended to be an overview of the Optima Design health plans integrated with Choice Strategies™ HRA arrangements offered to employer groups. Optima Health is the tradename of Optima Health Plan, Optima Health Insurance Company, and Sentara Health Plans, Inc. Optima Design PPO plans are underwritten by Optima Health Insurance Company. Optima Health Plan underwrites Optima Design HMO and mandated point of service plans. All Optima Health plans have benefits exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage, please call your broker or Optima Health or log on to [optimahealth.com](http://optimahealth.com). Optima Health recommends that employers and employees consult with a tax advisor when setting up or using an HRA account.

## *Optima Design: Frequently Asked Questions*

- 1. What is a Health Reimbursement Arrangement?** A Health Reimbursement Arrangement (HRA) is an employer-sponsored fund available to you and your eligible dependents to use in conjunction with your health plan. The funds are promised by your employer to help pay for certain out-of-pocket healthcare expenses, such as a Deductible or Coinsurance. Your employer determines amount contributed and when the funds will be available to pay towards yours or your family's eligible healthcare expenses.
- 2. How does an HRA work?** Your employer is the only one who can contribute to the HRA. This is a promise to pay arrangement, meaning funds are provided when eligible healthcare expenses are incurred up to the specific amount designated by your employer.
- 3. Can I pay for all my out-of-pocket medical expenses with my HRA?** No, the HRA can be only be used to pay for eligible healthcare expenses. Please refer to your plan benefits for the qualified expenses that are HRA eligible.
- 4. Are my employer's HRA contributions taxable to me?** No, your employer contributions to the HRA are not included in your income. Any payments for eligible healthcare expenses made from the HRA are tax free to you.
- 5. What are the benefits of using Optima Design?** Optima Design plans have a simple enrollment process into the health plan and into the HRA. You do not have to submit claim forms or receipts in order to use HRA funds for covered out-of-pocket costs. Your portion of processed claim costs is automatically sent to our HRA administrative partner to substantiate the expenses. You will have online access to HRA payment and fund activity to monitor claims and fund balances and to a variety of other healthcare resources on [optimahealth.com](http://optimahealth.com).
- 6. How is an HRA administered?** Our partner, Choice Strategies™, administers the HRA. If you have any questions about your HRA account payments or balances, you have direct access to Choice Strategies™ via phone or online access.
- 7. Can HRA funds be used at any time in the plan year?** Yes, however they must pay for eligible healthcare expenses as designated by your employer.
- 8. Does my HRA earn interest or can the funds be invested?** No, these are promise to pay funds from your employer and are not a personal interest-bearing or growth account.
- 9. Are wellness and preventive benefits covered under my Optima Design Plan?** Yes, most wellness or preventive benefits are covered before the general deductible. Preventive care generally includes routine check-ups, well baby care, annual GYN exam and preventive screenings such as mammography and colonoscopy screenings.
- 10. What happens to HRA funds if I change jobs or retire?** HRA funds are not portable; however, you may continue your health insurance and/or the HRA through COBRA. Please speak directly with your employer about your eligibility for COBRA continuation.