

We are a church organization serving other church organizations with affordable health and benefits coverage tailored to the unique needs of each member organization. We understand the Church because we are part of the Church.



HRA – Health Reimbursement Arrangement

The Christian Brothers Employee Benefit Trust offers a Health Reimbursement Arrangement (HRA), commonly referred to as a health reimbursement account. This is an IRS-approved, tax-advantaged employer health benefit plan that reimburses members for out-of-pocket medical expenses that are applied to the deductible for in network providers.

Why include HRA as part of your medical plan?*

A HRA is an account set up and funded by the employer, and offered to employees as part of their health benefit plan to cover health care services and eligible medical expenses, tax-free.

Employers determine how they will set up and operate their HRA and have access to more tailored options when compared to other health spending accounts. The employer is the owner of the account and can choose different methods for paying members' expenses.

How does it work?

A HRA is processed at the same time the original claim is received from a medical provider. If the expense is considered eligible, the reimbursement is an automatic process that does not require a member claim. The HRA payment will be sent directly to the provider.

Where can I track payments?

Both administrators and members are able to view HRA reimbursements. Employers have access to these records simply by logging into the administrator site. Employees can log into the member site and view HRA reimbursements within their corresponding Explanation of Benefits.

What is the cost?

HRA claims paid (two months in arrears) will be presented on the monthly invoice at the individual level. Employers will receive a separate invoice for the HRA fees including implementation and administrative fees billed per member, per month.

Employers may be billed for HRA claims after terminations for up to 12 months due to claim filings limits.

Start-up fee \$350

Administrative fee \$4.90 per member, per month

Smooth implementation requires a minimum of 45 days notification prior to the effective date.

* CBEBT only offers HRA Administration on PPO/EPO plan designs where medical/prescription deductibles is not shared.

