## The EBC HRAS

## About the EBC HRA

The EBC HRA (Health Reimbursement Arrangement) is an IRS-approved health care benefit plan that allows your employer to reimburse you for your eligible deductible expenses, helping to soften the financial impact of today's commonly high deductibles. Your reimbursements from the EBC HRA are tax-free.

*My Company Plan,* which you will receive with your Summary Plan Description (SPD), details the deductible expenses that can be reimbursed through your EBC HRA.

## Questions? | Contact us

If you have any questions, please email us at participantservices@ebcflex.com or call **800 346 2126.** 

## How to Use the EBC HRA

The EBC HRA<sup>sM</sup> offsets high deductible payments with tax-free reimbursements. *Here's how it works:* 

Present your insurance card.	You receive an EOB.
	2 Explanation of Benefits
When receiving a service, you present your insurance carrier card to your health care provider. Your health care provider submits the expense to your insurance carrier.	Your insurance carrier reviews the expense, negotiates charges, awards discounts and creates an <i>Explanation of Benefits (EOB)</i> , which is sent to you and your health care provider.
The claim is sent to us.	We pay your provider.
3 Claim Form Benefits Corporation	4
Your insurance carrier <b>automatically</b> submits your claim for reimbursement to your EBC HRA administrator, Employee Benefits Corporation.	If your claim qualifies as an eligible expense under your company's EBC HRA plan design, we <i>automatically</i> pay your health care provider.



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