

Optima Design

Benefit Plans With Integrated HRAs

Optima Design links a higher-deductible health plan with a Health Reimbursement Arrangement (HRA). HRA funding arrangements combine the control and cost-saving tools employers are seeking with the flexibility and protection employees need. With an HRA, employers commit funds to help their employees pay their out-of-pocket costs for qualified medical expenses when medical services are needed. This allows the employer to better manage their health plan budget.

HRA funds are owned by the employer, who:

- Determines how much will be committed to the HRA
- Determines whether the first out-of-pocket expenses will be paid by the employee or the employer

The flexibility offered with Optima Design plans enables companies to “design” benefit offerings that best suit your benefit plan goals.

HRAs have become popular with companies seeking to provide their employees with a broad range of benefits and control without raising costs or increasing out-of-pocket exposure.

What is an HRA?

Employers determine a set amount they are willing to spend into an HRA to help employees pay for eligible medical expenses, meet their deductible, and become more value conscious in their healthcare consumption.

HRAs are typically combined with higher-deductible health plans that offer lower premiums. The fact that an HRA does not need to be pre-funded – expenses are paid as they are incurred – is a significant advantage in that it optimizes cash flow and total expense for many companies.

Plan Features:

Design plans offered under the Vantage and Plus network platforms.

Design Plus plans include non-network coverage.

No deductible for preventive care or screenings under all Design plans.

Design plans offer pharmacy benefits with pre-deductible or post-deductible options.

Four-tier copay structure:

Tier 1: \$10	Tier 2: \$30	Tier 3: \$50	Tier 4: \$100
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Choice of core in-network deductible options. Single/Family:

\$1,500/\$3,000	\$3,000/\$6,000
\$2,500/\$5,000	\$4,000/\$8,000
	\$5,000/\$10,000

Design Vantage plans include standard in-network coinsurance of 80%, 90% or 100% after deductible, depending on the Design Vantage plan selected.

Design Plus plans include (in-network/non-network) standard coinsurance of (80%/60%), (90%/70%) or (100%/70%) depending on the Design Plus plan selected.

CDHP Account Features: With the Optima Design plans, the employer elects the HRA contribution amounts and structure of employer-funded HRA payment for eligible services.

“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

Optima Design

Empowering Employees To Manage Their Health

About Our Administrator Partner

Optima Health has partnered with Choice Care Card™ (Choice Care), an established leader in the field of consumer-directed health plans, to include Health Reimbursement Arrangement (HRA) administration. Choice Care is an industry leader for employer HRA fund administration.

Optima Design Makes Using Your Health Plan Easy.

Optima Design plans offer a seamless, user-friendly experience that is simple and cost effective. Here are a few of the features and benefits that make it easy for your employees to get the most out of their Optima Design health plan:

- Easy online enrollment into both the health plan and the HRA
- Paperless record-keeping – automatic population of claims into the HRA platform eliminates the need for paper receipts or claim forms
- Direct payment to providers feature for HRA-eligible expenses
- Online and telephone support to help members understand and manage the financial side of their plan
- Member access to online information to review eligible HRA claims, confirm any provider payments and see HRA fund balances
- No account management fees or additional HRA administrative costs

optimahealth.com/CDHP

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Optima Health is the trade mark of Optima Health Insurance Company and Optima Health Plan. Optima Design Plus is underwritten by Optima Health Insurance Company. Optima Design Vantage is underwritten by Optima Health Plan. All Optima health plans have benefit exclusions, limitations, and terms under which the policy may be continued in force or discontinued. For costs and complete details of coverage please contact Optima Health or log on to optimahealth.com/CDHP. Optima Health recommends that employers consult with a tax advisor when setting up an HRA or HSA account.