

**Health Reimbursement Arrangement Plan Details
Lockmann Krane International Inc
G532PPO**

Your employer has established a Health Reimbursement Arrangement (HRA) as part of a strategy to overcome the rising costs of health care. This arrangement has allowed your employer to continue to offer high quality benefits with less cost to you. As an HRA participant, you can be reimbursed for certain expenses, detailed below. We have prepared this document to help answer your questions about this benefit.

Plan details: Effective January 1	
HRA Plan Year:	January 1 – December 31
Annual maximum reimbursement:	\$1000.00 all coverage levels
Eligible expenses:	In Network Medical Deductibles
Last date to submit claims:	60 days following the last day of the HRA Plan Year and 60 days from the date of termination for terminated employees

How much will the HRA reimburse?

You must meet \$500 out of pocket prior to being reimbursed. Any combination of family members can combine to meet the \$500. You will be reimbursed for in network medical deductibles up to \$1000.00 for all coverage levels.

You and your dependents are only eligible for the HRA if you are enrolled in your employer’s group health plan.

What is the procedure if I have a claim?

Present your health care coverage card to the provider to submit the claim to your insurance carrier just as you currently do. The insurance carrier will send you an Explanation of Benefits (EOB) which will explain the amount of the expense applied to your deductible. This is the amount that you are responsible to pay when you are billed by the provider.

How do I get a reimbursement from isolved Benefit Services?

Access the isolved Benefit Services Online Portal located at www.isolvedbenefitservices.com to file a claim. If the claim is for a deductible and to be applied to your HRA, upload your Explanation of Benefits (EOB). Visit our Resource Center for guides and tutorials on filing a claim.

Does isolved Benefit Services pay me or the provider for services?

isolved Benefit Services will pay you.

Do I have to show proof that I have paid the charges to the provider?

No. If you have not already paid for your services, remember that it is your responsibility to pay your provider.

What if I have questions about my account?

Contact an isolved Benefit Services Customer Service Representative at 866-370-3040 from 8 a.m.-8 p.m. Eastern Time, Monday through Thursday and 8 a.m.-6 p.m. Eastern Time on Friday or if you prefer email at fsa@isolvedhcm.com.

You can also login at www.isolvedbenefitservices.com 24 hours a day to check your account balance, view reimbursements, download the Reimbursement Request form or submit your claims online using the login information provided to you in your isolved Benefit Services Welcome Letter.