

What is a **Health Reimbursement Account (HRA)** and how does it work?

The HRA3000 is a Consumer Directed Health Plan that offers employees lower premium costs with a higher deductible. The Individual deductible is \$3,000 and the Family deductible (which applies to all tiers other than Employee Only) is \$6,000. This Plan is an In-Network only plan; this means there is no coverage if you use an out of network provider. You must satisfy a deductible before the Plan will begin to pay benefits, except for preventive care services, which are covered at no cost to you. Once the deductible has been satisfied, the Plan provides traditional health coverage through a national network of physicians and facilities.

Fedcap will provide a HRA stipend to use towards the deductible. The size of the HRA stipend varies with coverage tier. Effective January 1, 2019, Fedcap will provide the following to HRA3000 participants:

Coverage Level	Stipend Amount
Employee Only	\$500
Employee + Child(ren)	\$750
Employee + Spouse	\$750
Employee + Family	\$1,000

In the HRA3000 Plan, the deductible is satisfied as soon as one covered individual meets the Individual deductible for Employee Only tier, or one or more individuals collectively meet the Family deductible. In other words, each covered individual is not required to meet the Individual deductible, except for individuals in Employee Only tier. Thus, the HRA3000 has an aggregate deductible; the Family deductible amount will include all combined eligible expenses that you and your covered dependents incur. The Family deductible amount may be satisfied by one member or a combination of two or more members covered under the HRA3000 Plan.

[Can I elect Flexible Spending to use towards my deductible and other medical expenses?](#)

When you enroll in the HRA3000 Plan, you will only have access to the Limited Purpose Flexible Spending Account. This account will reimburse your dental and vision expenses only.

If you have further questions regarding the HRA3000 plan, please contact the Fedcap Benefit Service Center at [1-866-533-3227](tel:1-866-533-3227) or via email benefitservicecenter@fedcap.org.