



City of Dupont HRA Benefit Information

Term: 1/1/2026 to 12/31/2026

Employees of City of Dupont who participate in the High Deductible Major Medical plan are eligible to participate in the **Health Reimbursement Arrangement (HRA)**.

Annual Deductible (In-Network): The High Deductible Major Medical Health Plan Annual Deductible is \$1700 for an individual and \$3400 for a family.

- The HRA will then reimburse eligible coinsurance expenses at 100% from \$1,701 to \$2,550 for an individual and \$3,401 to \$5,100 for a family.
- Claims for reimbursement must be accompanied by an Explanation of Benefits (EOBs) from Regence Blue Shield the Medical Carrier, showing the deductible met to date. www.Regence.com

Out-of-Pocket Maximum (In-Network): The High Deductible Major Medical Health Plan Out-of-Pocket Maximum is \$5000 for an individual and \$10,000 for a family.

Eligible Expenses: The HRA plan will only reimburse for claims that are subject to coinsurance.

Services may include: Diagnostic Lab and X-Ray, Inpatient Care, Emergency Room (excluding Copays)

Non-Eligible Expenses: The HRA plan **will not** reimburse for claims that **are not** subject to the coinsurance: Examples of services **not** included: Dental, Vision

The Annual Maximum benefit under this HRA plan is \$2,550 for an individual and \$5,100 for a family. These totals represent reimbursement for all Medical charges subject to the Annual Deductible for the 2026 calendar year. This benefit pays on a calendar year basis. The Last day to submit 2026 expenses will be March 31st, 2027, which is 90 days after the end of the calendar year. Any unused benefits will be forfeited.

Employee-specific issues or inquiries

You have an advocate at Red Quote to assist you with the management of your HRA plan. Feel free to call direct to reach your Benefits Advisor, Jaclyn Cochran at 253.987.1004, or email HRA@BergBenefits.com. If you are transmitting sensitive documentation, please email Jaclyn at jcochran@RedQuote.com and a secured link will be provided. This is suggested for all explanation of Benefits uploads.



City of DuPont HRA Administration

Eligible Employees that enroll in the High Deductible Health Plan (HDHP) with Regence BlueShield are eligible for the Health Reimbursement Account (HRA).

As a reminder, the Regence HDHP has the following benefits:

Deductible Per Calendar Year:

- Employee Only \$1,700.00
- Employee + Dependent(s) \$3,400.00

Out-of-Pocket Per Calendar Year (includes the Deductible):

- Employee Only \$5,000.00
- Employee + Dependent(s) \$10,000.00

Coinsurance (After your deductible is satisfied, you share in the cost share of eligible charges):

- Preferred Network Provider 20%
- Participating and Nonparticipating Provider 40%

HRA Contributions (will trigger once you have satisfied the deductible):

- Employee Only \$2,550.00
- Employee + Dependent(s) \$5,100.00

As a reminder, the HRA is only allowable for eligible expenses that go towards the Out-of-Pocket.

In the event that you incur services that have limited visits, such as chiropractic or massage therapy, any services incurred in excess of the limit are your responsibility.

Once your deductible is satisfied, you will need to contact Berg Benefits (RedQuote) at admin@redquote.com, to notify them that your deductible has been satisfied. This will trigger an email with instructions to provide appropriate reports from your Regence account for claim submission.

Example: Employee Only



Example: Employee + Dependent(s)

