

ALL PPO PLANS



LORENZ & KOPF LLP

Health Reimbursement Arrangement utilizing CIGNA

Medical Reimbursements will be paid in accordance with the terms of the HRA plan described below.

HRA REIMBURSEMENTS FOR IN NETWORK DEDUCTIBLE & COINSURANCE EXPENSES ONLY

Maximum EE Out of Pocket: \$ 2,900
Deductible Method: Per Insured

Maximum HRA Reimbursement : \$ 5,600

DEDUCTIBLE	
Employee Responsibility	\$ 500
HRA Reimbursement - LKG	\$ 4,550
COINSURANCE	
HRA Reimbursement - LKG	\$ 1,050

← Employee pays first \$500 of Deductible Expenses

← Employer Reimburses 70% of the NEXT \$6,500 of Deductible Expenses

← Employer Reimburses 70% of last \$1,500 of Coinsurance Expenses

MEDICAL SERVICES: The HRA Plan does not reimburse for CoPays. Only Major Medical Deductible & Coinsurance qualified expenses.

HRA START DATE: 1/1/2025

NOTE: DEPENDENT AND FAMILY INSURED MEMBERS CAN RECEIVE A MAXIMUM OF 2 REIMBURSEMENTS.