

# Bridgewater College Health Reimbursement Arrangement

## ADMINISTRATIVE SUMMARY

### \*\*\*\*\* Plan Definition \*\*\*\*\*

**Plan Type:** Integrated HRA with Employer's major medical plan or the group health plan of another employer (e.g., the spouse's employer).

**HRA Plan Name:** Bridgewater College Health Reimbursement Arrangement

### \*\*\*\*\* General Information \*\*\*\*\*

**Three Digit Plan Number:** 506

**Employer Information:** Bridgewater College

402 East College Street  
Bridgewater, VA 22812  
(540) 828-5393

**Tax ID#:** 54-0506306

**State of Legal Construction:** Virginia

**Type of Legal Entity:** Not for Profit Corporation

**Benefits Coordinator:** Kim Harper

**Document Provider:** LD&B Benefits Administrators

**Legal Representative:** Bridgewater College

402 East College Street  
Bridgewater, VA 22812  
(540) 828-5393

**Plan Administrator:** Bridgewater College

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Bridgewater, VA 22812  
(540) 828-5393

**Plan Administered by Third Party Administrator:** Yes

**Employer Representatives/Named Fiduciary:** Bridgewater College

### Plan Dates:

- \* Effective Date: January 1, 2018
- \* Plan Year Begin: January 1st
- \* Plan Year End: December 31st
- \* Short Plan Year: July 1, 2009 to December 31, 2009

**\*\*\*\* Administrative Provisions \*\*\*\***

**Days until forfeiture:** 120 days

**Ordering Rule/Coordination of Benefits:** Health FSA pays out first and HRA pays out last.

**Appeal & Review**

- \* Days until Denial Notice: 30
- \* Days to Return Additional Information: 45
- \* Days Employee has to Request Review: 180
- \* Additional days to Process Claim: 15
- \* Days until Review Decision: 60

**Compensation Definition:** Gross Compensation

**Provide COBRA continuation coverage:** Yes

**Note:** COBRA must be offered unless the Employer has 20 or fewer Employees.

- \* Day of the Month COBRA payment due: 1st
- \* Days to Notify Administrator of other Qualifying Event: 60

**Treatment of Rehires:**

- \* Terminate and Rehire in less than 30 days: Participant may immediately rejoin the Plan and be reinstated with the same HRA account balance that the individual had before termination.
- \* Terminate and Rehire 30 days or more: Participant will be treated as a new hire and must re-satisfy (complete the waiting period) Plan eligibility requirements to rejoin the Plan. Any unused reimbursement benefits account balance prior to the initial separation of service date will be forfeited.

**Plan subject to HIPAA:** Yes

- \* The HIPAA Effective date is: January 1, 2018
- \* HIPAA contact is Bridgewater College

**Plan subject to ERISA:** Yes

**Plan Expenses** are paid by the Employer.

**Unused Funds** will be carried over to the next Plan Year, up to a maximum balance of \$1,500 for Employee Only or \$3,000 for Employee Plus Dependent.

**\*\*\*\*\* Contribution & Allocation Formula \*\*\*\*\***

**Funding Method:** Employer Contributions only

**Accruals (Employer Contributions):** Accounts will be funded on an annual basis at the beginning of the Plan Year. If the initial plan year is a short plan year, the Participants' HRA Accounts will be credited with a full plan year's contributions.

**Mid-Year Hire Contributions:** Participants hired mid-year will receive the full annual contribution (no proration).

**Funding Assets:** All amounts payable under this Plan shall be paid from the Employer's general assets.

**\*\*\*\* Eligibility – Exclusions – Entry Dates \*\*\*\***

**Eligibility Requirements:** Requirements are same as group medical insurance plan. Enrolled in the Employer's group medical insurance plan or the group health plan of another employer.

\* Benefits terminate as of the date of termination of Employee.

**Exclusions:** Members of collective bargaining unit, non-resident aliens, and Leased Employees.

**Entry Date:** The same day as the Employer's group medical plan.

**Enrollment Process:** Will automatically be enrolled in the Plan and no Enrollment form is required, unless the employee opts out and waives future reimbursements from the HRA, at least annually.

**\*\*\*\* Benefits Offered \*\*\*\***

**Limited-Purpose HRA:** Only reimburses expenses not covered by insurance. The types of medical expenses that can be reimbursed by the Bridgewater College HRA are medical expenses that apply towards the deductible, co-insurance, co-pays and the out-of-pocket maximums of the Group Health Plan.

**Ordering Rule/Coordination of Benefits:** If the Participant's Medical Care Expenses are covered by both, this Plan and a Health FSA, then the Health FSA pays out first and HRA pays out last

**Maximum Annual Contribution Limit is prorated for mid-year enrollments:** No

**Maximum Annual Reimbursement Benefit:**

\$750 for employee-only coverage per Plan Year

\$1,500 for employee plus one dependent coverage per Plan Year

\$1,500 for family coverage per Plan Year

**Suspension of HRA Account:** If a Participant suspends his or her HRA account for a Plan Year in order to be HSA eligible, the Employer will: cease to make contributions to the HRA account.

**Debit Card Availability:** Yes