Pelican HRA1000

The Pelican HRA1000 includes $1,000 in annual employer contributions in a health reimbursement account for employee-only plans and $2,000 for employee plus dependent(s) plans in a health reimbursement account that can be used to offset deductible and other out-of-pocket health care costs throughout the year.

Any unused funds roll over each Plan year up to the In-Network out-of-pocket maximum, allowing members to build up balances that cover eligible medical expenses when they are incurred.

Pelican HRA1000

Medical Coverage				
	Employee-Only	Employee + 1 (Spouse or Child)	Employee + Children	Family
Employer Contribution to HRA	$1,000	$2,000	$2,000	$2,000
Deductible (in-network)	$2,000	$4,000	$4,000	$4,000
Deductible (out-of-network)	$4,000	$8,000	$8,000	$8,000
Out-of-pocket max (in-network)	$5,000	$10,000	$10,000	$10,000
Out-of-pocket max (out-of-network)	$10,000	$20,000	$20,000	$20,000
Coinsurance (in-network)	20%	20%	20%	20%
Coinsurance (out-of-network)*	40%	40%	40%	40%

***Once a member's deductible for allowable is met, he or she will pay 40% of the allowable charge, plus 100% of the difference between the allowable charge and billed amount.**

Prescription Coverage				
Tier	Generic	Preferred	Non-Preferred	Specialty
Member Responsibility**	50% up to $30	50% up to $55	65% up to $80	50% up to $80
Once you, or your covered dependent(s), pay $1,500 threshold:				
Member Responsibility**	$0 co-pay	$20 co-pay	$40 co-pay	$40 co-pay

****Member responsibility is for a prescription drug benefit of up to a 31-day supply.**