



# Health Reimbursement Account (HRA)

The Consumer Health Account (CHA1 and CHA2) plans offer an HRA funded with money from Hertz. This money automatically pays for out-of-pocket medical expenses. Here's how it works.

## FIRST

**Hertz adds money to your HRA when you enroll in a Consumer Health Account plan.**

How much? That depends on your coverage level.

## NEXT

**When you file a medical claim, your HRA is automatically used first to pay for eligible medical expenses. Expenses paid from your HRA also count toward meeting your deductible.**

You won't have to pay any eligible medical expenses until you have used all of the funds in your HRA. However, you cannot use your HRA for prescription drug costs. You will need to pay for those out of pocket or use your Flexible Spending Account funds.

## AFTER THAT

Once you've used all of the funds in your HRA, you must pay the full cost of care until you meet the remainder of your deductible.

## AND THEN

**When you have met your deductible, the plan will start to pay for part of your eligible medical expenses.**

The plan will pay 80% of the cost for eligible in-network medical care, or 60% if you use an out-of-network provider, and you will pay the remaining amount.

You and the plan will continue to share costs until you meet the out-of-pocket maximum. (Your deductible, prescription costs, and your share of medical care costs all count toward meeting this maximum.)

## FINALLY

**If you meet your out-of-pocket maximum, the plan will pay 100% of your eligible expenses for the rest of the plan year, including prescription drugs.**

### Fun Facts



- In-network preventive care is 100% covered. It won't use up your HRA funds.
- If you don't have a lot of medical expenses during the plan year, you might not use all of the funds in your HRA. Unused HRA funds automatically carry over to the next plan year.