Health Reimbursement Account (HRA Funds) and Deductible

How the HRA and Deductible Works:

On July 1, for employees who enroll in the Aetna CDH Gold plan, the University of Delaware will deposit $1,250 into the employee's Aetna HRA fund for individual coverage and $2,500 for family coverage. The HRA Fund benefit will pay 100% of eligible HRA Fund expenses (network and out-of-network). Once the maximum HRA Fund benefit is paid, you will be responsible for covered expenses until the deductible is met. Once your deductible has been met, your health expense coverage will begin to pay for covered expenses.

Your HRA Plan Year to Plan Year:

UD's plan year begins July 1 and ends on June 30. For those employees enrolled in the CDH Gold plan in the prior plan year and remain enrolled in the CDH Gold in the new plan year, will have any remaining HRA fund balance from the prior plan year transfer effective July 1. The combined total of HRA Funds (prior year funds plus new year funds) should be visible on your account in July.

When the HRA Fund is Prorated:

When a member enrolls in a CDH Gold plan or changes tier levels at some point during the plan year (i.e. from individual to family), the HRA Fund is prorated in accordance with the effective date of the enrollment or change in tier level. The chart below provides the time periods and level of proration.

Date of Enrollment or Tier Change	HRA Fund per Individual	HRA Fund per Family
July 1 - September 30	$1,250.00	$2,500.00
October 1 - December 31	$937.50	$1,875.00
January 1 - March 31	$625.00	$1,250.00
April 1 - June 30	$312.50	$625.00

The deductible remains the same regardless of date of enrollment or tier change. The chart below provides the deductible throughout the entire plan year

Deductible Invidual	$1,500.00
Deductible Family	$3,000.00