

**ServiceNet, Inc.** is pleased to offer you a Health Reimbursement Arrangement (HRA) in conjunction with your *Health New England* Essential 2000 Deductible Health Plan

***Why an HRA?***

- It **saves you money**. Medical plans with deductibles come with a much lower premium than a traditional health plan, which means less will be deducted from your paycheck.
- It's an **employer-funded** account for your benefit.
- An HRA is paid solely with your employer's funds and provides payment for services subject to a medical plan's deductible.

Your HRA will pay the first \$1,500 (single membership) or the first \$2,500 (two person or family membership) of your deductible expenses. HRA claim requests will be sent automatically from Health New England to the HRA vendor, Health Equity. Payment will be made directly to the service provider. You will be responsible for the last \$500 (single) or \$1,500 (family) of your deductible expenses

