



**Town of Natick and Natick Public Schools**  
 Health Reimbursement Arrangement (HRA)  
 July 1, 2011 through June 30, 2012

The Town of Natick and Natick Public Schools will be sponsoring an HRA that will reimburse employees for their out-of-pocket co-payment expenses incurred between July 1, 2011 and June 30, 2012. The HRA will allow you to be reimbursed for each co-payment expense you incur after you have reached an out-of-pocket amount equal to the deductible in the grid below.

Health Plan Previous to Rate Saver Program	Current Rate Saver Plan	Individual Plan		Family Plan	
		HRA Deductible	HRA Benefit	HRA Deductible	HRA Benefit
Network Blue	Blue Option Rate Saver	\$472.78	\$250.00	\$1,459.21	\$500.00
	Fallon Direct Rate Saver	\$614.38	\$250.00	\$2,215.21	\$500.00
	Fallon Select Rate Saver	\$571.18	\$250.00	\$1,977.61	\$500.00
	Harvard Pilgrim Rate Saver	\$493.18	\$250.00	\$1,677.61	\$500.00
	Tufts Navigator Rate Saver	\$452.38	\$250.00	\$1,452.01	\$500.00
Harvard Pilgrim EPO	Harvard Pilgrim Rate Saver	\$542.11	\$250.00	\$1,355.45	\$500.00
	Fallon Direct Rate Saver	\$663.31	\$250.00	\$1,893.05	\$500.00
	Fallon Select Rate Saver	\$620.11	\$250.00	\$1,655.45	\$500.00
	Blue Option Rate Saver	\$521.71	\$250.00	\$1,137.05	\$500.00
	Tufts Navigator Rate Saver	\$501.31	\$250.00	\$1,129.85	\$500.00
Fallon Direct Care	Fallon Direct Rate Saver	\$99.60	\$250.00	\$552.00	\$500.00
	Fallon Select Rate Saver	\$56.40	\$250.00	\$314.40	\$500.00
	Harvard Pilgrim Rate Saver	\$0.00	\$250.00	\$14.40	\$500.00
	Blue Option Rate Saver	\$0.00	\$250.00	\$0.00	\$500.00
	Tufts Navigator Rate Saver	\$0.00	\$250.00	\$0.00	\$500.00
Fallon Select Care	Fallon Select Rate Saver	\$110.40	\$250.00	\$592.80	\$500.00
	Fallon Direct Rate Saver	\$153.60	\$250.00	\$830.40	\$500.00
	Harvard Pilgrim Rate Saver	\$32.40	\$250.00	\$292.80	\$500.00
	Blue Option Rate Saver	\$12.00	\$250.00	\$74.40	\$500.00
	Tufts Navigator Rate Saver	\$0.00	\$250.00	\$67.20	\$500.00
Tufts EPO	Tufts Navigator Rate Saver	\$243.25	\$250.00	\$1,204.50	\$500.00
	Blue Option Rate Saver	\$263.65	\$250.00	\$1,211.70	\$500.00
	Harvard Pilgrim Rate Saver	\$284.05	\$250.00	\$1,430.10	\$500.00
	Fallon Select Rate Saver	\$362.05	\$250.00	\$1,730.10	\$500.00
	Fallon Direct Rate Saver	\$405.25	\$250.00	\$1,967.70	\$500.00

The Town of Natick will also be appropriating \$100,000 for the July 1, 2011 to June 30, 2012 HRA Plan Year. This "Excess Pool" will be available to any eligible employee whose co-pays exceed the HRA benefit available to them for the plan year. This is a town-wide fund that will be disbursed in July 2012 after the annual claim activity can be accurately dispersed to any participants who apply for the excess pool.

**As a reminder:** You must submit all of your co-pay information to Sentinel Benefits to qualify for any allocation of the excess pool. Even if you have maximized your HRA benefit, continue to submit your receipts and claim form to Sentinel through the end of the plan year (6/30/2012).

Participants can contact Sentinel's Member Service Center Monday through Friday, 8:00 AM to 6:00 PM, excluding holidays, at **888-762-6088** or you can access your account online at [www.sentinelgroup.com](http://www.sentinelgroup.com). All claims must be submitted online, by fax at 781-213-7304 or by email.