



Town of Wellesley – non-Medicare Retiree

Health Reimbursement Plan – July 1, 2025 to June 30, 2026

As a part of efforts to keep your medical benefit costs as affordable as possible, the Town of Wellesley is pleased to sponsor a Health Reimbursement Arrangement (HRA). The HRA Plans plan year will run from July 1, 2025 to June 30, 2026.

Eligible expenses must be incurred within the plan year. The Plan provides each eligible non-Medicare retiree participating in a benchmark health plan the opportunity to be reimbursed for the following expenses:

Health Reimbursement Arrangement (HRA) Plan#1 Medical Care Co-Payments

The Plan provides each eligible employee participating in the Benchmark Health Insurance plans the opportunity to be reimbursed up to **\$200 for an Individual** and **\$300 for a Family** for the following expenses:

Specialist Visit Co-payments (\$60+)	\$30 per visit
Urgent Care Co-payments	\$20 per visit
In Patient Admission Co-payments	\$200/\$400 (\$400 for copays in excess of \$500) per admission
Same Day Surgery Co-payments	\$100 per surgery
Imaging Co-payments (\$100) (MRI, CAT SCANS, PET SCANS—not diagnostic)	\$50 per visit
Mail Order Prescription Co-payments (\$75+)	\$25 per prescription

Health Reimbursement Arrangement (HRA) Plan#2 Deductible Expenses

The Plan provides each eligible employee participating in the benchmark plans the opportunity to be reimbursed up to **\$150 for an Individual Plan** and **\$450 for a Family Plan** for deductible expenses ONLY (from Schedule of Benefits):

Once you have incurred an eligible expense, submit a copy of your Explanation of Benefits / Claim Summary from the *insurance* company showing both the date and description along with a completed claim form, to Cafeteria Plan Advisors at the address below. All payments will be made directly to the participant. All expenses must be submitted no later than **July 31, 2026**.

As the Administrator for this Plan, should you have any questions please contact us at:

Cafeteria Plan Advisors

An Alera Group Company

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