What is a Health Reimbursement Arrangement (HRA)?
An HRA is an employer funded plan that helps you cover some of your Health Plan deductibles.

Who is administering the HRA for CCSNH?
Combined Services LLC, located in Concord, NH will be administering your HRA.

CCSNH HRA Funding:
- Deductible: $2000 single/$4000 2 person/$6000 family
- CCSNH will fund the deductible up to a max of $2000 single/$4000 2 person/$6000 family.

Please see the plan’s Summary of Benefits for an explanation as to what services the deductible applies.

Combined Services LLC (CSLLC) will receive a direct claims feed from Anthem so you will not need to submit claims for reimbursement.

How does the HRA Reimburse Medical Services?
- When an employee has expenses that go towards the deductible, the provider will submit the claim to Anthem first. **The employee should not pay the provider at the time of the service.**
- Anthem will notify the provider what the employee’s responsibility is and send CSLLC a direct claim feed.
- If the expense is part of the employee’s deductible, CSLLC will pay the provider up to the maximum funded by CCSNH.

*In most cases, CSLLC will be able to process all claims without the employee submitting any additional information. In rare cases, CSLLC will request a copy of the EOB so these should be saved when received.*

Secure private website available to monitor your account via [www.combinedservices.com](http://www.combinedservices.com).