

# Classified Retiree HRA Plan

Established by Sacramento City USD | Administered by Navia



Navia Benefit Solutions is proud to be the administrator of your Retiree HRA plan. This reimbursement plan has been established by Sacramento City USD to reimburse you for Medicare Part D, Advantage, and Supplement premium expenses.

## Benefit Summary

Plan Year: January 1, 2025 – December 31, 2025

Eligible Expenses: The HRA will reimburse Medicare Part D, Advantage, and Supplement premiums. You may submit claims for eligible expenses that are incurred during the plan year. The HRA is a retiree only benefit. Spouse expenses are not eligible for reimbursement.

Benefit: The HRA is funded with the amount of funds that is attributed to the group you are a part of. The HRA is funded by that amount per quarter.

How it Works: Once you've received a statement from Medicare that includes the dates of coverage, type of coverage and premium cost, you may submit a claim to Navia for reimbursement.

## Claim Submission

1. Complete a claim form or recurring claim form, itemize your expenses, and list the total amount you are claiming.
2. Attach a statement from Medicare that includes the dates of coverage, type of coverage and premium cost.
3. Submit the claim form and supporting documentation to Navia. The most efficient way to submit a claim is by using the online claim submission tool or the MyNavia smartphone app for Android or iPhone. You may also submit claims via email, fax or mail. Please use only one method per submission. Allow 2 full business days for your claim to be reviewed and processed once it has been received.
4. Reimbursements are processed weekly on Tuesday. Reimbursements will be directly deposited into your bank account, or a check mailed to your home. Direct deposits may take 1-2 days to post to your bank account.
5. You will have 120 days (April 30, 2026) to submit claims for the end of the 2025 plan year.
6. In the event that you pass away, family members will have 120 days to submit claims for eligible expenses that you incurred prior to your benefit termination date.