



Get more from your health plan

Your health reimbursement account (HRA) will help you pay for healthcare costs

Using the health reimbursement account that comes with your Anthem plan is a simple way to cover costs anytime you need care.

Think of it like a bank account that's owned and funded by your employer. That means if you leave your current workplace, you can't take the funds with you. Your HRA funds will be available at the start of each plan year.



How your HRA works



1. Your employer funds your HRA.

The amount depends on which plan you choose:

- \$1000.00- Employee
- \$2000.00 - Employee +1
- \$2000.00 - Employee + Child(ren)
- \$2000.00 - Family



3. Unused funds in your HRA roll over to the next plan year.

As long as you stay enrolled in your HRA plan, you can roll over up to \$1000.00 for individual coverage and \$2000.00 for family coverage in unused funds each year. Your HRA balance will roll over on April 1, 2025, for the 2025 plan year. During this time, your rollover dollars can help pay for services received in 2024 and 2025 plan years.



2. Show your Anthem ID card when you visit the doctor.

Eligible services are paid directly from your HRA so there is no further action needed from you.



4. Manage your account online.

Log in to **anthem.com** or the SydneySM Health app to:

- See your HRA balance and claims.
- Find a doctor in your plan's network.
- Check costs before you receive care.
- Set your preferences to receive important information electronically.
- Submit claims for reimbursement.

Sydney Health is offered through an arrangement with Carelon Digital Platforms, a separate company offering mobile application services on behalf of your health plan. Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Indiana: Anthem Insurance Companies, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. and Community Care Health Plan of Georgia, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In 17 southeastern counties of New York: Anthem HealthChoice Assurance, Inc., and Anthem HealthChoice HMO, Inc. In these same counties Anthem Blue Cross and Blue Shield HP is the trade name of Anthem HP. LLC. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield, and its affiliate HealthKeepers, Inc. trades as Anthem HealthKeepers providing HMO coverage, and their service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out-of-network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.