



Plan Year 2026/2027

EMERGENCY ROOM COPAY REIMBURSEMENT PLAN

If you elected one of the Horizon House Medical Plan options effective 04/01/2026, you were automatically enrolled in an HRA (Health Reimbursement Arrangement) administered by WEX Benefits. This HRA plan allows Horizon House to process reimbursements to members for a portion of the Emergency Room Copay.

This HRA Plan is only used to reimburse employees and dependents for Emergency Room Copays while insured under a Horizon House Keystone or Personal Choice Medical Plan beginning April 1st, 2026.

Please note, this is a separate plan from the FSA (Flexible Spending Account) also administered by WEX Benefits. Employees who voluntarily elected the FSA Plan can also use the WEX Benefits online account to submit claims.

This HRA Plan is only used to reimburse employees and dependents for Emergency Room copays beginning after April 1, 2026 as specified in the example below:

	ER Copay	ER Reimbursement	Your Net ER Copay
Emergency Room Copay	\$500	\$200	\$300

In early April, many employees received a welcome email directly from WEX Benefits. This invites you to set up your online account, so you can easily submit any Emergency Room Copay claims for reimbursement for amounts over \$300, through the HRA Plan, should you need to use this program.

The invite to set up the account will be active for 30 days. After that time, you can contact WEX at **866-451-3399** to reset your account set-up. Once your account is set up, you can submit Emergency Room Copay reimbursements directly online or via the WEX App.

- *Please see the attached flyer for more information on submitting claims online or via mobile app to be reimbursed in as little as 3 days*
- *If you don't want to set up an online account, you can submit the attached claim form to customerservice@wexhealth.com but your reimbursement will take longer*

How does the Emergency Room Copay Program work?

- ♦ **Emergency Room Copay** – Members will be expected to pay the \$500 ER Copay; but Horizon House will reimburse employees any amount over \$300. Search WEX Benefits in the App Store on your mobile phone to download the mobile app to be reimbursed in as little as 3 days. But you must first set up your account with WEX! For more information and help, contact 866-451-3399 or www.wexinc.com