

Partner coverage HRA: A valuable benefit for you



If you have access to alternate group medical and prescription drug coverage, your PCHRA offers nearly 100% coverage. The program will reimburse you for eligible copays, coinsurance and deductibles incurred through your alternate group medical plan up to \$5,000/single and \$10,000/family per year. Plus, no premium contribution will be deducted from your paycheck. It reimburses a portion of the premium paid for your alternate health plan if the cost of the alternate coverage is more than what you would have paid if enrolled in the CHLA medical plan.

ELIGIBILITY

1. **Current employees as of May 2026**

Current employees are eligible to enroll in the PCHRA plan during Open Enrollment.

2. **New employees**

If you're a new benefit eligible employee, eligibility requirements apply. Check out the benefits guide for more details.

3. **Employees with qualifying events or new eligibility**

Life is full of changes - and that is okay! If you have experienced a qualifying event like marriage or birth of a child, you might be eligible. Reach out to your HR department to learn more about your options.

WHEN YOU CAN ENROLL

Annual Open Enrollment: Your yearly chance to enroll. Ask your HR department for your location's open enrollment dates.

- **Qualifying Event:** Life changes like marriage, birth of a child, or shifts in spouse's employment status.

- **Spouse's Annual Open Enrollment:** Your window to another enrollment opportunity.

- **New Employee:** Welcome aboard!

HOW TO ENROLL

Step 1. Enroll in an alternate group medical plan (usually your spouse's) and waive coverage on a Children's Hospital Los Angeles medical plan.

Step 2. Enroll in the PCHRA using the online enrollment site

IRS RULES

HEALTH REIMBURSEMENT ARRANGEMENT (HRA) AND FLEXIBLE SPENDING ACCOUNT (FSA) ENROLLMENT

You might currently be enrolled in a Health Reimbursement Arrangement (HRA) or a Flexible Spending Account (FSA). It is important to note that reimbursement cannot be obtained simultaneously from both the PCHRA and your HRA or FSA.

INELIGIBLE ALTERNATE COVERAGE PLANS

Employees are NOT eligible for the PCHRA if they are covered by alternate plans such as:

- A High Deductible Health Plan (HDHP) with an HSA account
- Medicare, Tricare or Medicaid coverage
- Healthcare Exchange Policy offered under the Affordable Care Act
- Individual policy coverage
- Limited Benefit Health Plan coverage
- Another CHLA Healthcare medical plan

CLAIMS

You might currently be enrolled in a Health Reimbursement Arrangement (HRA) or a Flexible Spending Account (FSA). It is important to note that reimbursement cannot be obtained simultaneously from both the PCHRA and your HRA or FSA.

Debit Card

Use your debit card at the time of service to pay your copay, deductible or pick up your prescription. Visit the online portal at chla.pinnacle-health.com to upload receipts and check your balance >

Electronic Claims (Online Portal & Mobile App)

- Online Portal: File a claim by visiting chla.pinnacle-health.com.
- To learn more about the online portal and how to file a claim, there is a QuickStart guide available in the resources section at chla.pinnacle-health.com.
- Mobile App: Download and login to Pinnacle Benefits Wallet to file a claim, upload receipts and check your balance.

Paper Claims

If you choose to go the paper route, follow these steps:

1. Complete the PCHRA claim form.
2. Sign the claim form.
3. Send the claim form to CHLAPartnerCoverageHRA@pinnacle-health.com, fax it to (949) 253-5420 or mail it to the following address:

Pinnacle Health Solutions
P.O. Box 2220
Newport Beach, CA 92658

Need Help?

Contact the plan administrator, Pinnacle Health Solutions, at (888) 567-8058.