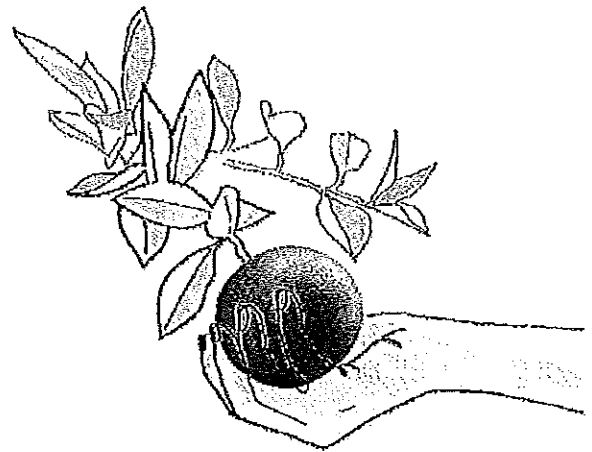




# Health Reimbursement Arrangement (HRA) for Medical and Prescription Expenses ENROLLMENT GUIDE

*Offering you more choices for managing  
your healthcare dollars*





## Health Reimbursement Arrangement Overview

Congratulations—you may now begin taking advantage of Consumer-Directed Healthcare! Your employer has chosen to offer a Health Reimbursement Arrangement (HRA) from ConnectYourCare to cover a portion of your medical and prescription expenses as part of your organization's benefits package.

### What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is a tax-advantaged account funded by your employer to help cover your healthcare costs. This HRA can pay for healthcare expenses that you or your family members incur that are not covered by your health plan. Depending on your plan design, this means you may pay a deductible, some co-pays or coinsurance and your health plan covers the rest. You can use the HRA to cover the portion you are required to pay.

#### HRA Fund

Your employer contributes to your HRA.

#### Deductible

HRA funds may be used for any qualified deductible expense.

#### Health Insurance

Once your deductible is met, your health insurance pays at the rate designated by your specific plan.

### Account Advantages

- **Multiple uses:** An HRA is employer funded and can help cover your expenses.
- **Tax advantages:** Contributions are not taxable to you, and distributions are not taxable as long as they are spent on qualified expenses.
- **Easy to access:** You can use your ConnectYourCare healthcare payment card to pay your provider after you receive your Explanation of Benefits from your health insurance provider. Your HRA balance is available at any time online or over the phone.
- **Rapid Reimbursements:** Reimbursements are easy when you use your healthcare payment card. Using the card for a qualified purchase automatically creates a claim in your online account. If you did not use your card, you can create your claim online and submit your receipts.

Even if you pay for an expense using your healthcare payment card, you may still need to submit receipts for that purchase. Your online account will display a notice when receipts are needed.





## Using Your Account: How it Works

ConnectYourCare makes it easy to access and use your healthcare account funds. There are two ways to pay for healthcare:

1. **Use Your Healthcare Payment Card:** This is the simplest way to purchase healthcare! Pay using your healthcare payment card and keep your itemized receipt as documentation. Then, log on to your online account to print the claim submission form and submit documentation.
2. **Pay Out of Pocket and Request Reimbursement:** Pay using your own personal credit card, cash or check and keep your itemized receipt as documentation. Then, log on to your online account to file for reimbursement. Print the claim submission form and submit documentation. You can receive reimbursement funds via check or direct deposit.



Set up direct deposit online to receive quicker reimbursements.

### How to Pay at Different Locations

Below are more details about how to pay for healthcare at different locations.

#### At the Doctor or Hospital

When you pay for healthcare at the doctor or hospital, be sure to always present your health insurance ID card first to ensure proper processing of your charges.

- **Copays.** If you are asked to pay a copay, you may pay with your healthcare payment card, or you may pay out of pocket and request reimbursement from your account. Save your itemized receipt to submit as documentation.
- **Additional Charges.** If you're asked to pay additional charges, **do not pay your provider until the claim is processed by your health plan and you receive your Explanation of Benefits (EOB) in the mail.** This helps avoid overpayment. Compare your EOB with the provider bill to verify the amount being charged by your provider is the same as the patient balance on the EOB. After you receive your EOB, you may pay with your healthcare payment card, or you may pay out of pocket and request reimbursement from your account. You may send in your EOB or itemized provider bill as documentation.

#### At the Pharmacy

- **Prescriptions.** When purchasing prescriptions, be sure to always present your health insurance ID card first to ensure proper processing of your charges. You may pay with your healthcare payment card, or you may pay out of pocket and request reimbursement from your account. Save your itemized receipts to submit as documentation.

#### Submitting Documentation

You may submit your receipts as documentation via fax, email, or mail.

- **Fax:** 866-879-0812
- **Email:** Send to [service@connectyourcare.com](mailto:service@connectyourcare.com). Acceptable formats include tif and pdf.
- **Mail:** Claims Department, 307 International Circle, Suite 200, Hunt Valley, MD 21030

