



## Healthcare Reimbursement Arrangement (HRA) Outline of Benefits

### Curry College

June 1, 2019 to May 31, 2020

#### Plan Year Deductible:

Single: \$2,000 Deductible  
Family: \$4,000 Deductible

#### HRA Plan Design:

##### **Employer Funding last 50% of Medical Deductible:**

Single: \$1,000 (Available after Employee pays the 1<sup>st</sup> \$1,000 of medical deductible expenses out of pocket.)  
Family: \$2,000 (Available after Employee pays the 1<sup>st</sup> \$2,000 of medical deductible expenses out of pocket.)

Any unused funds will not carry over to the new plan year.

#### How Do I Get Reimbursed?

##### **Doctor's Office / Hospital**

- When you arrive at the doctor's office or hospital, present your Health Insurance Carrier ID Card.
- You may be required to pay a co pay. Please see your outline of benefits you received upon enrollment or refer to your Health Insurance Carrier ID Card.
- The Provider will bill the Health Insurance Carrier and the Health Insurance Carrier will adjudicate the claim and send claim information to the provider, and HRC Total Solutions outlining your deductible responsibility.
- HRC Total Solutions will process the claim accordingly and send a check to the doctor/hospital if money is owed by your employer based on the HRA design.
- The doctor/hospital will receive the check along with an explanation showing who the check is for, what was paid, and for what date of service.

## **Frequently Asked Questions**

### **What is an HRA?**

A Healthcare Reimbursement Arrangement-Typically, your employer provides a high deductible medical plan and establishes an HRA in your name to help pay for your eligible out-of-pocket medical expenses. The HRA is funded by your employer. You may not contribute to the funding of your HRA. An HRA is an IOU – you have no claim to the money unless you incur eligible expenses.

### **Do I pay deductible expenses at the time of service?**

In most cases, you will not need to pay at the time of the appointment for procedures that are subject to your deductible. Please contact your insurance carrier with further questions.

### **How do I know where I am in my deductible?**

Please contact your Health Insurance Carrier

### **What expenses are eligible through my HRA?**

Deductible Expenses per summary of benefits provided by your health insurance carrier.

### **How may I receive my reimbursement?**

Reimbursements are sent directly to your provider/hospital after HRCTS processes the claim submitted via the weekly Claims File Feed submitted to HRCTS from your health insurance carrier. You should not have to submit a manual claim for reimbursement.

### **How do I know if a claim was received, processed and paid to my provider/hospital?**

- a) You can log onto the online account you set up to view the date the check was sent, how much the check was for as well as the address of the provider/hospital it was sent to.
- b) You can call HRCTS Account Holder Services Monday-Friday 8:30am-7:30pm EST. at 603-647-1147 ext.1 or email [customerservice@HRCTS.com](mailto:customerservice@HRCTS.com) and request information on claims submitted to HRCTS from your health insurance carrier and were paid to your provider directly

### **What if Health Insurance Carrier reverses claim?**

HRCTS will be notified of reversal, the claim will be denied and you will receive a repayment request. You are responsible to remit the repayment amount to HRCTS.

### **What if I receive a bill from my provider/hospital?**

1. Your provider bill may not reflect the payment made by HRCTS if sent to you before they processed payment received.
2. Please refer to “How do I know if a claim was received, processed and paid to my provider/hospital?” above.
3. If check was issued for payment sent to provider and not reflected on your bill please contact your provider.