

Frequently Asked Questions...

1.) What is the Health Reimbursement Arrangement (HRA)?

The Health Reimbursement Arrangement (HRA) is a healthcare program funded by your employer to pay 100% of the in-network deductible expenses incurred by you and your dependents.

2.) Who is eligible to participate in the HRA program?

Employees and their dependents that are enrolled in the \$250 Deductible HealthMate Blue Cross & Blue Shield of Rhode Island (BCBSRI) Health Plan offered by Roger Williams University and Roger Williams University School of Law.

3.) When are the HRA benefits effective?

The HRA benefits are effective September 1st, 2009.

4.) Who funds the HRA?

Roger Williams University funds the HRA which is used to pay for 100% of your in-network deductible expenses.

5.) What happens if I use all of the HRA dollars?

Since your employer is paying for 100% of your in-network deductible through the HRA plan, the HRA will stop paying when your in-network BCBSRI deductible is maximized. When your deductible is completely met, BCBSRI will then pay all in-network deductible services in full.

6.) What medical services are applicable to the HRA for reimbursement?

Medical services applicable to your Blue Cross & Blue Shield of Rhode Island (BCBSRI) in-network deductible that are eligible for reimbursement are:

- Inpatient hospitalization
- Outpatient hospitalization
- Outpatient therapy (physical therapy, occupational therapy, & speech therapy)
- Durable medical equipment
- Fertility services
- Home/Hospice care/ Skilled nursing
- Outpatient surgery at hospital/Outpatient surgical facility (not at physicians office)

This list is just a summary. For a complete listing of services subject to your in-network deductible please call BCBSRI at 401-459-5000 or visit their website at www.bcbsri.com.

7.) Can I use the HRA to pay for my co-pays, such as office visits and prescriptions?

No. The HRA is used to pay for in-network deductible services. However you can use your Roger Williams University flexible spending account (FSA) dollars to pay for your co-pays.

8.) How do I use the HRA?

Utilize the HRA to pay for deductible services by showing your London Health Deductible Reimbursement Card at the hospital or doctor's office. The card will instruct your healthcare provider to send all your in-network deductible charges to London Health. Once the bill is received and processed, London Health will pay the full deductible amount due directly to the healthcare provider.

9.) When do I use London Health's Deductible Reimbursement Card

When you are asked to provide your health insurance ID card, first show your BCBSRI ID Card and then present your London Health Deductible Reimbursement Card.

10.) What happens if I have to pay at the point of service at the healthcare provider's office?

If your healthcare provider asks for payment at the time you are to receive health services please show them your London Health Deductible Reimbursement Card and ask them to call London Health to confirm the deductible reimbursement arrangement. In the unlikely event that the provider still insists on collecting payment at the time of service, please pay the deductible amount with your personal funds. Then mail or fax a copy of the receipt of paying your deductible along with a claim reimbursement form to London Health:

Mail:

London Health Administrators
40 Commercial Way
East Providence, RI 02914

Fax:

London Health Administrators
401-435-3937

When your claim information is received, London Health will send you a reimbursement check for the full deductible amount within 3-5 business days.

11.) Are the HRA funds portable if I leave employment with Roger Williams University or Roger Williams University School of Law?

No. If you leave employment then the HRA benefits do not follow you to your new job. However if you have pending claims, they will be processed for payment. Also, HRA benefits are eligible for COBRA medical plan continuation of coverage.

12.) Are the funds in the HRA taxable?

All HRA funds used for deductible reimbursement are not taxable to you. For domestic partners* of an employee of Roger Williams University or Roger Williams University School of Law, you are eligible to participate in the HRA if you are a dependent covered by the Blue Cross plan. However, per IRS tax rules, any HRA payments for medical services received by domestic partners are taxable income to the employee. Therefore, these payments must be included in the employee's paycheck as taxable income for federal and state purposes.

**including same-sex spouse, as well as a domestic partner/same-sex spouse dependent*

13.) If I have an HRA and an FSA which account will be used?

The HRA and FSA are used to pay for different expenses in your plan. The HRA pays the deductible for in-network services only. Any other out of pocket expenses, such as co-pays or other non-covered medical expenses, would typically be paid by your FSA. You should refer to the FSA plan document for more information.

14.) Can I be reimbursed for my dependents' medical expenses?

Yes, as long as your dependent meets the definition of a dependent as defined by the IRS and is included in the employer's plan.

15.) How long do I have to submit requests for eligible expenses?

Generally, you have three months from 1) the end of the plan year or 2) the date you leave employment, to submit requests for expenses incurred in a prior plan year. After the three months, those expenses will not be reimbursed.

16.) How can I obtain blank reimbursement forms?

Forms are available by contacting London Health Administrators via phone at 1-800-343-2235 customer service via phone and online at www.londonhealthusa.com.

17.) If I have to send in a claim for reimbursement, where do I send the forms?

Please mail all claim information to London Health Administrators located at 40 Commercial Way, East Providence, RI 02914, or fax to 401-435-3937.

18.) Who do I call if I have questions regarding the HRA benefits?

For questions regarding the HRA benefits please call London Health Administrators at 401-435-4700 and select option #3 for RI calls, or 1-800-343-2236 and select option #3 for non-RI calls.