



# Health Reimbursement Arrangement (HRA) A Member Guide



*It takes a team*



**Blue Cross  
Blue Shield**  
of Rhode Island

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# Maximize Your Healthcare Dollars With an HRA through BCBSRI

Thank you for enrolling in a Blue Cross & Blue Shield of Rhode Island (BCBSRI) health plan that also features a Health Reimbursement Arrangement (HRA). This employer-funded account works in tandem with your health benefits, helping to pay for portions of your out-of-pocket medical expenses. The main goal of your HRA is to help control healthcare costs for you and your employer while maintaining quality coverage.

With an HRA through BCBSRI, you benefit from:

- Easy management of your health plan and HRA benefits – Your health plan and HRA are connected, allowing you to conveniently manage all of your benefits.
- Hassle-free payment process – BCBSRI will automatically process your HRA payment without you or your doctor submitting a separate claim.
- Consumer-friendly tools – BCBSRI's HRA program empowers you with tools that will help maximize your HRA dollars, such as online claim submission, claim tracker, and a mobile app.

## Your HRA Plan Design

To view your specific HRA plan design, please refer to your HRA Summary of Benefits & Coverage (SBC). This form is provided during your enrollment period. Your human resources department or employee benefits coordinator should also be able to provide you with a SBC.

Employer: ABC Company  
Administrator: London Health Administrators

Summary of Benefits & Coverage  
Plan: Health Reimbursement Arrangement (HRA)

Benefits Effective 01/01/2014 – 12/31/2014	BCBS RI	You Pay	HRA Pays For You
<b>In-Network Annual Deductible per Individual (Ind)</b>	\$5,000	First \$350	Remaining \$4,650
<b>In-Network Annual Deductible per Family (Fam)</b>	\$10,000	First \$700	Remaining \$9,300
<b>In-Network Coinsurance (Coins)</b>	0%	\$0	0%
<b>In-Network Out-of-pocket maximum per Individual</b>	\$15,000	\$15,000	N/A
<b>In-Network Out-of-pocket maximum per Family</b>	\$30,000	\$30,000	N/A
<b>In-Network Outpatient Preventive and Diagnostic Services</b>			
Preventative Office Visits, Routine GYN, Well Baby Visits	100% Coverage	\$0	\$0
Preventive Diagnostic X-Rays, Lab Tests, & Imaging	100% Coverage	\$0	\$0
Adult & Pediatric Preventive Care & Immunizations	100% Coverage	\$0	\$0
Primary Care Office Visits	\$30 Copay	\$30 Copay	\$0
Specialty Care Office Visits	\$50 Copay	\$50 Copay	\$0
Chiropractic Office Visits (Max 12 visits per year)	\$50 Copay	\$50 Copay	\$0
Eye Exams (limit 1 visit per year)	\$50 Copay	\$50 Copay	\$0
Outpatient Mental Health & Substance Abuse treatment	\$50 Copay	\$50 Copay	\$0
Urgent Care (i.e., Walk-in treatment centers)	\$50 Copay	\$50 Copay	\$0
Ambulance Services	\$50 Copay	\$50 Copay	\$0
Emergency Room (Waived if admitted)	\$200 Copay	\$200 Copay	\$0
<b>In-Network Prescription Drug</b>			
Retail Prescription Drugs	\$7/ \$40 / \$80 / \$120 Copay	\$7/ \$40 / \$80 / \$120 Copay	\$0
<b>In-Network Inpatient Services</b>			
Facility Services	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
In Patient Hospital & Physician Services	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Maternity-Pre & Post Natal Care	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Inpatient Mental Health & Substance Abuse	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
<b>In-Network Outpatient Services</b>			
Facility Services	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Physician/Surgeon Services	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
High-end Radiology, Major Diagnostics, and Nuclear Medicine	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Skilled Nursing, Home Health Care, Including Hospice Care	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Infertility Services & Infertility Oral & Injectable Drugs	100% after Deductible	\$350 Ind/\$700 Fam of Deductible	\$4,650 Ind/\$9,300 Fam Deductible
Short-term Rehab Therapy (Physical, Occupational, & Speech)	80% after Deductible	\$350 Ind/\$700 Fam of Ded. + 20% after Ded.	\$4,650 Ind/\$9,300 Fam Deductible
Durable Medical Equipment	80% after Deductible	\$350 Ind/\$700 Fam of Ded. + 20% after Ded.	\$4,650 Ind/\$9,300 Fam Deductible
<b>Out-of-Network Services*</b>			
Annual Deductible per Individual	\$10,000	\$10,000	\$0
Annual Deductible per Family	\$20,000	\$20,000	\$0
Coinsurance	20%	20%	\$0
Out-of-pocket maximum per Individual	\$30,000	\$30,000	\$0
Out-of-pocket maximum per Family	\$60,000	\$60,000	\$0

\* Your employer's HRA does not cover any services incurred at out-of-network providers.

# How to Pay Your Medical Expenses

You'll have four easy options for paying your medical bills:

## Standard Payment Process

- Show your BCBSRI member ID card when you receive medical services.
- Deductible bill is sent directly to the HRA payment administrator by BCBSRI.
- BCBSRI's HRA administrator pays eligible in-network deductible amount to healthcare provider.
- You are sent a statement if you owe a portion of the deductible to the healthcare provider.
- If you owe a portion of the deductible, pay the healthcare provider the amount stated on the BCBSRI HRA statement with your personal funds.

## Debit Card

**(Note: Please check with your employer to see if your plan comes with an HRA debit card.)**

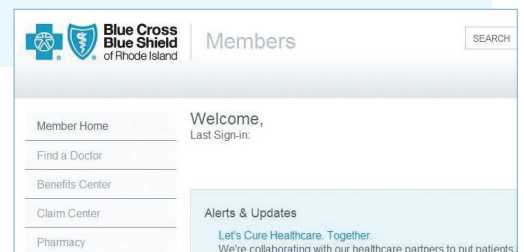
- Show your BCBSRI member ID card when you receive services.
- When billed at the point of service, use your HRA debit card to pay the bill. For example, if you are at the pharmacy, you can use your HRA debit card to pay for a prescription right there.
- If the bill is mailed, you can call the provider to process your debit card or write the debit card number on your bill and mail it back to the provider.
- You will be responsible for any balance owed toward your HRA claim after the funds on your HRA debit card are used.



## Compare Healthcare Costs:

To help maximize your HRA plan's funds, take advantage of our My Cost Calculator tool to compare service costs between providers in your area.

This tool is located on your **BCBSRI.com** member home page.





## Online Claim Submission

(Note: This payment option is most commonly used if you have paid an eligible claim out of your pocket that should be reimbursed to you by your HRA health plan).

- Log in to BCBSRI's HRA Portal; (please see log-in instructions on page 6).
- Click [MY ACCOUNTS](#), then select [REIMBURSEMENT REQUEST](#).
- Enter requested information about the HRA claim you want to submit online.
- Upload an image of your receipt by selecting [BROWSE](#)
- When finished, click [OK](#).
- You will receive a reimbursement check in the mail within five to 10 business days.

## Paper Claim Submission

Submit a copy of the receipt for the eligible expense along with a claim reimbursement form to BCBSRI's HRA administrator, London Health Administrators via:

### Mail

CDH Administrator  
40 Commercial Way  
East Providence, RI 02914  
Attn: BCBSRI Claims

### Fax

(401) 435-3937  
Attn: BCBSRI Claims

### Email

BCBSRIclaims@londonhealthusa.com  
Subject: BCBSRI Claims

Claim Reimbursement Forms can be found on BCBSRI's HRA Portal under the [EDUCATION RESOURCES](#) tab.

**Reimbursement Request**

**Add/Edit Claim**

Instructions Text:  
Please submit a copy of the invoice from your provider.

**Service Dates:** Start Date\*  End Date

**Claim Amount \*:** \$

**Pay Provider?** ☐ Yes ☒ No

**Claimant \*:**

**Reimbursement Method\*:**

**Provider:**

**Account Type\*:**

**Send Payments:**

**Receipt File:**

# Online Portal Instructions and Features

BCBSRI's HRA Member Portal provides you with easy-to-use tools to manage both your health plan benefits and HRA funds. Below are instructions on how to log in to your member home page and access your HRA portal. You'll find an outline of key features of the website.

## Log-in Instructions

**Step 1** – First, be sure to create an account on BCBSRI.com if you don't have one already. You'll need your BCB-SRI member ID card and a valid email address.

**Step 2** – Once you've logged in to your member home page, click **YOUR HRA** within the left tool bar. You will then be directed to your BCBSRI HRA member portal.



## HRA Member Portal Tools and Resources

- **EDUCATIONAL RESOURCES:** Includes HRA videos, tools and calculators, FAQs, and more.
- **MY ACCOUNTS:** Lists data associated with account and payment activity, including transaction history, pending claims, reimbursement requests, and more.
- Please note, the account "DTR" represents your HRA member responsibility. The account "HRX" represents your HRA employer responsibility.
- **MY PROFILE:** Displays your demographic information and mobile application registration instructions.
- **DEBIT CARD:** If your HRA health plan comes with a debit card, use the Debit Card tab to verify your card status and number.
- **MY EXPENSES:** Allows you to track eligible HRA expenses.
- **COMMUNICATIONS:** View announcements, communication preferences, and contact information.



# How to Use Your Mobile App

The HRA mobile app (coming soon) will allow you to manage your HRA on the go. The mobile app can be downloaded within Apple and Android marketplaces. Below you'll learn how to download and set up the HRA mobile application. You can also read about its valuable features. (Please note, you can manage only your HRA from the mobile app, not your health plan benefits.)

## Download the Mobile App

**Step 1** – Key in “Blue Cross & Blue Shield of Rhode Island BlueSolutions Spending On the Go” within the search engine of your Apple or Android smartphone.

**Step 2** – When you locate the app, click the icon and select **INSTALL**.

**Step 3** – Once installed, click the “BCBSRI BlueSolutions Spending On the Go” app icon on your smartphone's home screen.

- First-time users will have to create a **USERNAME** and **PASSWORD**. When you click on the app icon and the log-in screen comes up, click **SIGN UP**.
- Complete the registration page show below.

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID:

Registration ID:

Accept Terms of Use ☐ [View Terms of Use](#)

- When finished, click **REGISTER**.
- After you have successfully registered, you will be asked to set up additional security information. When completed, you will be directed to your mobile app.

Your **HRA EMPLOYEE ID** is your **SUBSCRIBER ID** number, which you'll find on your BCBSRI member ID card.

**Example: ZBF123456789**

To retrieve your **EMPLOYER ID**, please follow these quick directions:

- Click the **COMMUNICATIONS** tab in your HRA portal.
- Click **ANNOUNCEMENTS**.
- Click **ANNOUNCEMENT** titled “**EMPLOYER ID**.”

**Example = LHBABJ1234**

## Summary of the Mobile App Features

**ACCOUNTS:** Posts data such as account details, account balance, and recent transactions.

Please note, the account “DTR” represents your HRA member responsibility. The account “HRX” represents your HRA employer responsibility.

**CLAIMS:** Submit claims for reimbursement.

**ALERTS:** View messages and updates to your account, such as password changes and claim submission updates.

**CONTACT US:** Access BCBSRI's customer service contact information.

**MORE:** Access additional information, including About Us, Privacy & Security, and Clear Saved ID.



# Have questions about your health plan or HRA?

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Call our **Customer Service Department** at the number printed on the back of your BCBSRI member ID card or **1-800-639-2227**.

We're available **Monday through Friday, 8:00 a.m. to 8:00 p.m. (EST)**.

Or, talk to your employer about your benefits.



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