

Plan Effective Date: July 1, 2013
Calendar Year Deductible



HRA Overview

Your employer has implemented a health provision that works in conjunction with Blue Cross Blue Shield of Rhode Island. This provision is a “plan” within your medical insurance plan that pays portions of your in and out of network deductible medical claim. The plan is called a “deductible health reimbursement arrangement” (HRA), which is administrated by London Health Administrators.

The funds in your HRA are provided by your employer to pay portions of your in and out of network deductibles:

- **In Network Deductible HRA Benefit** = Before your employer’s HRA begins paying, individual plans will have to pay the first \$250 of the in-network deductible, and family plans will have to pay the first \$500 of the in-network deductible. After you pay your portion of the deductible, your employer will pay the remaining in-network deductible for individual and family plans.
- **Out of Network Deductible HRA Benefit** = Before your employer’s HRA begins paying, individual plans will have to pay the first \$200 plus 20% coinsurance for out of network deductible services up to an out-of-pocket maximum of \$3,200 for the calendar year. Family plans will have to pay the first \$200 plus 20% coinsurance for out of network deductible services for the calendar year for two members in the family up to an out-of-pocket maximum of \$6,400 . Your employer’s HRA will pay the remaining out of network deductible for individual and family plans.



HRA Payment Process

At facility show your
BCBSRI ID Card and
London Health
Deductible
Reimbursement Card

Deductible bill is
sent directly to
London Health

London Health pays
eligible deductible
amount to hospital

London will send you a bill if
you owe a portion of the
deductible to the healthcare
provider

Please note, if you receive the deductible bill in the mail from your healthcare provider, please forward the bill, a copy of your Blue Cross Explanation of Benefits (EOB) and claim reimbursement form to London Health. When your claim information is received, London Health will pay the eligible amount directly to the healthcare provider.



HRA Member Website

Your HRA is accompanied by two member websites: Group's HRA Homepage, and Your Individual HRA Online Account. You can use them to track the money in your account, download forms, and view your full HRA Welcome Packet. In order to setup your online account and use it, please follow the process below.

- 1 Go to London Health Administrators' website located at WWW.LONDONHEALTHUSA.COM. When on London's homepage, click **MEMBER AREA**.
 - a. If you want to view your Group's HRA Homepage, Go to Step #2
 - b. If you want to view your Individual HRA Homepage, Skip to Step #3

- 2 In order to view your Group's HRA Homepage, click one of the options on the left hand tool bar, such as **EMPLOYER FORMS** or **EMPLOYEE FORMS**. When asked please fill in your Group's Username and Password, which is stated below. When finished click **SUBMIT** and you will be automatically directed to your Group's HRA Homepage. Here you will find all the general information related to your Group's HRA.

Group's HRA Homepage Username: **RWU**

Group's HRA Homepage Password: **RWU**

- 3 In order to view your Individual HRA Online Account, click **VIEW MY ACCOUNT** on your Group's HRA Homepage (as seen above in Step #2). You will be directed to the **MEMBER PORTAL LAUNCH PAGE**.

- 4 Click on link titled **VIEW MY HEALTH REIMBURSEMENT ARRANGEMENT (HRA) PORTAL** located on the **MEMBER PORTAL LAUNCH PAGE**. You will then be directed to [HTTPS://BENEFITS.LONDONHEALTHUSA.COM](https://benefits.londonhealthusa.com).

- 5 Click **MEMBER SELF REGISTRATION** and you will be sent to the **USER AUTHENTICATION** page.

- 6 Complete the designated data fields:
 - Group Number = **RWU**
 - ID = key in your social security number with no dashes
 - Birth Date = key in your birth date in format mm/dd/yyyy
 - Password = leave blank

When finished click **SUBMIT** and you will be sent to the **USER INFORMATION** page.

- 7 Complete data fields within **SECTION 1: USER INFORMATION** page. Click **SUBMIT** when finished. A confirmation message will be displayed if your registration is successful. To **LOG IN**, click **OK** and enter your newly created **USER ID** and **PASSWORD**.

Section 1: User Information (* Denotes required field)

*First Name	<input type="text" value="MATT"/>	*Last Name	<input type="text" value="IOWA"/>
*SSN	<input type="text" value="080620000"/>	Address 2	<input type="text"/>
*Address 1	<input type="text" value="3912 RAVEN LANE"/>	*State	<input type="text" value="Illinois"/>
*City	<input type="text" value="PALATINE"/>	Phone	<input type="text"/>
*Zip	<input type="text" value="60563"/>	Email Address	<input type="text"/>
Fax	<input type="text"/>	If you forget your password, you can reset it by answering the question you enter.	
*Question	<input type="text"/>	*Response	<input type="text"/>
	6 characters minimum		
*User ID	<input type="text"/>	*Password	<input type="text"/>