

Plan Effective Date: July 1, 2011
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. For Family plans, two members within the family each will have to pay the first \$250 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 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 STATUSLINK.LONDONHEALTHUSA.COM.

- a. Click "REGISTER USER"
- b. Review user agreement and click "ACCEPT"
- c. Click "MEMBER SELF REGISTRATION"
- d. Key in the following items:
 - i. Site ID = **Prod1**
 - ii. Group = **RWU**
 - iii. ID = **YOUR SOCIAL SECURITY NUMBER**
 - iv. Birth Date = **YOUR DATE OF BIRTH**
 - v. Password: field is not required
 - vi. Click "FIND" and choose your name when it is highlighted
- e. Complete all required fields and click "SUBMIT FORM" when finished
- f. Click "LOG OFF" on the Main Menu, and then use your newly created **USERNAME AND PASSWORD TO LOGIN** to view your account.

*Once you have created your **USERNAME** and **PASSWORD** within your Individual HRA Online Account via [HTTPS://STATUSLINK.LONDONHEALTHUSA.COM](https://STATUSLINK.LONDONHEALTHUSA.COM), you are now ready to utilize the website to view specific information related to your HRA. Below are directions on how to use your Individual HRA Online Account:*

1 To View Your HRA Account Information:

- a. Click "MY ACCOUNTS" on Main Menu, which will display each member on your HRA plan
- b. Select the member for whom you wish to view account summary information
- c. Select the "HRA" plan option. You will then be directed to a screen displaying the selected member's HRA balance and activity summaries. You can also click the "BALANCE SUMMARY" tab at the top of the page to redisplay the list of plan members

2 To View Member Information:

- a. Click "MEMBER INFORMATION" on Main Menu, which will show each member on the HRA plan
- b. Select the member for whom you wish to view their profile information
- c. Use the tabs within the member's profile to view specific information
- d. If you want to view your member guide and plan document, click the "PLAN DOCUMENT" tab within the "MEMBER INFORMATION" area.