Health Reimbursement Arrangement (HRA)
A Member Guide
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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.

<table>
<thead>
<tr>
<th>Employer: ABC Company</th>
<th>Summary of Benefits &amp; Coverage Plan: Health Reimbursement Arrangement (HRA)</th>
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<tbody>
<tr>
<td>In-Network Preventive Office Visits, Routine GYN, Well Baby Visits</td>
<td>100% Coverage $0 $0</td>
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<tr>
<td>Preventive Diagnostic X-Rays, Lab Tests, &amp; Imaging</td>
<td>100% Coverage $0 $0</td>
</tr>
<tr>
<td>Adult &amp; Pediatric Preventive Care &amp; Immunizations</td>
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<td>Primary Care Office Visits</td>
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<td>Specialty Care Office Visits</td>
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<tr>
<td>Eye Exams (limit 1 visit per year)</td>
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<tr>
<td>Outpatient Mental Health &amp; Substance Abuse treatment</td>
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</tr>
<tr>
<td>Urgent Care (i.e. Walk-in treatment centers)</td>
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<tr>
<td>Ambulance Services</td>
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<td>Emergency Room (Admitted)</td>
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<tr>
<td>Ambulance Services</td>
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<td>In-Network Outpatient Preventive and Diagnostic Services</td>
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<td>Facility Services</td>
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<td>Inpatient Hospital &amp; Physician Services</td>
<td>100% after Deductible $350 Ind/$700 Fam of Deductible $4,650 Ind/$9,300 Fam Deductible</td>
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<tr>
<td>Physician/Surgeon Services</td>
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<td>Inpatient Mental Health &amp; Substance Abuse</td>
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<td>In-Network Outpatient Services</td>
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<td>100% after Deductible $350 Ind/$700 Fam of Deductible $4,650 Ind/$9,300 Fam Deductible</td>
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<tr>
<td>Out-of-Network Services*</td>
<td>Out-of-Network Services*</td>
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<tr>
<td>Annual Deductible per Individual</td>
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<tr>
<td>Annual Deductible per Family</td>
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<td>Coinsurance</td>
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<tr>
<td>Out-of-pocket maximum per Family</td>
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</tr>
</tbody>
</table>

* 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.
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 shown below.

- 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.

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?

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.