

Health Reimbursement Arrangement (HRA)

How to Process your Deductible Dollars (or how does this HRA work for me)

- I. Medical Services Rendered to Employee and Family members (members defined as legally married spouse, partners and dependents). No payments are required at this time.
- II. Blue Cross Blue Shield (BCBS) health insurance sends an Explanation of Benefits (EOB) to the employee. The EOB outlines the benefits submitted for payments from the service provider and the charges incurred. The expenses eligible for reimbursement under the HRA will be found in the “Deductible” and “Co-Insurance” columns.
- III. Employee submits a copy of the EOB attached to a **Health Reimbursement Arrangement Claim Form** to Future Planning Associates, Inc. (FPA) via ground mail, fax or e-mail (addresses and fax number are on the claim form).
- IV. The reimbursement request will be processed by FPA on a bi-weekly basis. Claims received by noon every-other Tuesday will be processed the following week.
- V. Reimbursements (or notices of direct deposit) are sent to the employee’s home; the employee is responsible to pay the service provider.

The service provider will expect payment, usually within 30 days from receipt of the invoice, whether or not the employee has received a reimbursement from the HRA, so it is important to submit the claim as soon as possible if the employee wants to use the HRA payment to pay the service provider.