Health Reimbursement Account (HRA)
Frequently Asked Questions (FAQ)

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General

What is a Health Reimbursement Account (HRA)?

An HRA is an employer-sponsored tax-free account that can be used to reimburse a defined portion of your and your eligible family member’s out-of-pocket medical expenses, such as deductibles, coinsurance, and pharmacy expenses. You choose which out-of-pocket qualified medical expenses you would like to submit for reimbursement. You cannot contribute money to your HRA; only SCL Health can credit your account.

What is the difference between an HRA, a Flexible Spending Account (FSA) and a Health Savings Account (HSA)?

Your health reimbursement account (HRA) is an employer-sponsored benefit you can use to reimburse a portion of your eligible out-of-pocket medical expenses, such as deductibles, coinsurance, and pharmacy expenses. Funded entirely by SCL Health, this reimbursement benefit helps you make healthcare more affordable.

The health care flexible spending account (FSA) plan allows you to set aside money from your paycheck before taxes are taken out. You can then use these pre-tax dollars to pay for eligible medical, dental, and vision care expenses that aren’t covered by your insurance plan.

A health savings account (HSA) is like a 401(k) for healthcare. Combined with a company’s qualified high-deductible health plan, an HSA provides an easy, safe way to lower healthcare costs today while saving money for future healthcare expenses. Both an employer and an employee can contribute to an HSA. SCL Health does not currently offer an HSA or HSA-qualified medical plan.

How do I access my HRA funds in 2017?

You have two options:

1. **Debit Card:** You will receive a debit card in the mail mid-December from your medical plan carrier. You can begin using this card beginning Jan. 1, 2017. Once activated, your card can be used just like a typical credit or debit card when you are paying for covered medical services at the point of sale with a qualified provider (such as at a doctor’s office or pharmacy).

2. **File a Claim:** You can also submit expenses for reimbursement through your medical plan vendor. Once reviewed and approved, you will receive a check in the mail with funds drawn on your HRA account. For more details, see the FAQs for your specific medical plan later in this document.

How does my HRA get funded?

SCL Health may contribute to your HRA in two ways:
1. If you are enrolled in the Cigna Consumer Directed Health Plan (CDHP): On Jan. 1, 2017, SCL Health will contribute $250 to those with Associate Only coverage or $500 to those who also cover dependents (spouse, LDA, children).

2. If you are enrolled in SCL Health medical coverage and participate in the 2017 Wellness Program: You and your covered spouse/LDA can earn up to $350 for completing an online health assessment and biometric health screening. Refer to the Wellness Program FAQs on the Healthy Living section of the benefits website at www.sclhealthbenefits.org for additional information.

Can I make contributions to my HRA?

No. This is purely an employer-funder account.

What expenses are eligible for reimbursement from my HRA?

You can use your HRA funds to pay for services covered under your SCL Health medical plan that are not reimbursable by insurance or another source (such as an FSA). This includes medical and pharmacy out-of-pocket expenses such as deductibles, coinsurance and copays.

Who is eligible to use my HRA funds?

You can use the funds in your HRA toward medical expenses for you, your covered spouse and your covered tax dependents (those meeting the IRS Code §152 definition of dependent). Expenses must be incurred when the individual is covered as a participant in the HRA-eligible medical plan.

What are the tax advantages of an HRA?

Reimbursements of SCL Health contributions made into your HRA are not considered part of your income and therefore are not taxed.

Is there a maximum amount allowed on HRA debit card transactions?

No. You can charge your HRA debit card for any amount up to the balance on the card.

What will happen if I try to use my HRA debit card to pay for services that cost more than the balance in my account?

The transaction will be declined due to insufficient funds. You will need to ask the provider to run the card for the exact amount remaining in your account.

You can check the balance in your HRA by accessing your medical plan’s website. Cigna members, log on to www.mycigna.com. Kaiser Permanente members, log on to www.kp.org/healthpayment. Mobile apps are also available for both Cigna and Kaiser Permanente members through the Google and iTunes app stores.
Will I be required to submit receipts for medical expenses I paid for with my HRA debit card?

In most cases you will not be required to submit receipts for expenses paid with your HRA debit card. However, there are some instances where this may be required. You should keep all receipts in the event that you are asked to provide them. For more details, see the FAQs for your specific medical plan later in this document.

What will happen if I’m asked to provide a receipt and no longer have it?

You can provide a copy of the Explanation of Benefits (EOB) associated with the transaction in place of a receipt. Cigna members can access EOBS at www.mycigna.com. Kaiser Permanente members can access EOBS at www.kp.org. Mobile apps are also available for both Cigna and Kaiser Permanente members.

What will happen if I do not respond to a request to provide a receipt or EOB?

Your HRA account will be suspended, and you will not be able to use your debit card or submit expenses for reimbursement while your account is suspended.

What happens if I over pay using my debit card? Will the money automatically be refunded back into my HRA?

The money will not automatically be returned to your HRA. You will need to request a refund from the provider. This is an example of a transaction that may require you to submit a receipt or EOB since the amount billed to your HRA will not match the amount listed on your EOB.

What happens when I use all of my HRA funds? Should I keep my debit card?

You will be required to pay for any additional expenses out-of-pocket once your HRA has been exhausted. Your HRA debit card is valid for three years and should be retained for use in future plan years, or as your earn your wellness incentive rewards.

How long do I have to submit claims for reimbursement?

You can submit claims for reimbursement at any point during the plan year for expenses that were incurred during that same plan year. You also have an extra window of time after the end of the plan year, known as the run-out period, to submit claims for reimbursement. The run-out period is 90 days.

Can I submit claims for reimbursement after I terminate employment or retire?

Yes. You can submit claims for reimbursement up to 90 days after your medical coverage ends for claims that were incurred while you were an active member on the HRA-eligible medical plan.

Will I receive a new medical ID card too?

Generally, no. You will only receive a new ID card if you changed medical plans.
If I am already enrolled in the Cigna CDHP; will SCL Health continue to fund my HRA outside of the SCL Health Wellness Program?

Yes. SCL Health will continue to fund your HRA at the beginning of the plan year:

- $250 for Associate Only
- $500 Associate + Spouse/LDA; Associate + Child(ren); Associate + Family

You will be able to earn additional funding to your HRA by participating in the wellness program. Visit the Healthy Living section of the benefits website at www.sclhealthbenefits.org for additional information.

If I am already enrolled in the Cigna CDHP, why am I receiving a debit card for my HRA in 2017?

SCL Health is asking you to take a more active role in your health in an effort to help curb rising health care costs. Using a debit card to access your HRA funds brings more awareness to the cost of the care you utilize. This also provides you more decision-making power as to when you choose to use your HRA funds or FSA (if applicable).

If I am already enrolled in the Cigna CDHP, can I use my HRA debit card to pay for the same types of services that I previously used my HRA for?

Yes. There is no change to the eligible expenses for your HRA. You can continue to pay for the same services with your HRA as previous years. The only change is that you will now need to use your debit card or submit expenses for reimbursement from your HRA, rather than those expenses being auto-adjudicated by Cigna.

Do I have to use my debit card or am I able to submit expenses for reimbursement?

You do not have to use your debit card to pay for eligible expenses from your HRA. You can instead submit a request for reimbursement by completing the request form and returning to Cigna via fax or mail. To access the form and submission details:

- Hover over the “Review My Coverage” link.
- Click “Health Reimbursement Account (HRA)”.
- Download the PDF referenced under the “Reimbursement Request Forms” section.
- You must return the form with a receipt or EOB, otherwise payment cannot be issued.

How do I check my HRA balance?

You can check the balance of your HRA by logging on to www.mycigna.com. Hover over the “Review My Coverage” link and click on “Health Reimbursement Account (HRA)”. The myCigna mobile app is also available.
Will my dependents receive a debit card?

Your covered spouse/LDA will automatically receive a debit card. Dependent children will not receive a debit card automatically, but you can order one for them on www.mycigna.com.

What will my HRA debit card look like?

How do I order a replacement debit card if mine is lost or stolen?

You can order a new debit card by contacting Cigna at 1-800-244-6224 or online at www.mycigna.com.

Kaiser Permanente

Do I have to use my debit card or am I able to submit expenses for reimbursement?

You do not have to use your debit card to pay for eligible expenses from your HRA. You can submit a request for reimbursement online using the following instructions:

- Log on to www.kp.org.
- Click “File a Claim” in the “I Want To” section.
- Select “Me” from the “Pay To” drop-down menu.
- Click “Next”.
- Upload a copy of your supporting documentation (EOB or itemized receipt). You must submit a receipt or EOB, otherwise payment cannot be issued.
- Enter your claim information on the form that appears.
- Click “Next”.
- When the Transaction Summary page appears, review your claim before submitting.
- Click “Submit” to finalize your request.

You can also submit your claim via mail or fax by contacting Health Payment Services at 1-877-750-3399 and requesting a claim reimbursement form. You must return the form with a receipt or EOB otherwise payment cannot be issued.
How do I check my HRA balance?

You can view your HRA balance online at www.kp.org/healthpayment. A mobile app is also available.

Will my dependents receive a debit card?

No. You will be issued two debit cards in your name to share with your family. You can request two additional debit cards, free of charge, by phone at 1-877-761-3399 or online at www.kp.org. Additional cards are issued in pairs at a cost of $10 per pair.

What will my HRA debit card look like?

![HRA Debit Card Image]

How do I order a replacement debit card if mine is lost or stolen?

You can request additional debit cards by phone at 1-877-750-3399 or online at www.kp.org/healthpayment. Login to the Health Payment Online Portal, click “Profile” at the top of the home page, then click “Banking/Cards” on the left-hand menu. You can either report a card as lost or stolen, or order replacement cards.

Mail Order Pharmacy Services at Good Samaritan Medical Center

Can I continue to pay or start to pay for my mail order prescriptions filled through the Pharmacy Services at Good Samaritan Medical Center using my HRA debit card?

Yes, you can use your HRA debit card to pay for these prescriptions. However, action is required to setup up payments using your HRA:

- **If you do not currently have a credit/debit card on file**, you will need to complete the Mail Order Pharmacy Enrollment and Change Form. Be sure to select the “This form is to update information for an existing patient” option at the top of the form. You will need to complete a separate form for all family members using the service.

- **If you currently have a credit/debit card on file and you would like your HRA debit card set up as the secondary form of payment**, you will need to complete the Mail Order
Pharmacy Enrollment and Change Form. Be sure to select the “This form is to update information for an existing patient” option at the top of the form. You will need to complete a separate form for all family members using the service.

- If you currently have a credit/debit card on file and you would like your HRA debit card set up as the primary form of payment, you will need to contact the pharmacy by phone at 303-689-6121 or 855-235-4301. Be sure to have both cards available and indicate that you would like your HRA debit card set up as the primary method of payment. You will also need to instruct the pharmacy to apply the HRA debit card to each family member using the service.

Where can I find the Mail Order Pharmacy Enrollment and Change Form?

To access the form, visit the Prescription section of the benefits website at www.sclhealthbenefits.org/healthcare/prescription. Follow the instructions listed on the form to return it to the Pharmacy Services at Good Samaritan Medical Center.

What will happen if the Pharmacy Services at Good Samaritan Medical Center attempts to charge my HRA debit card for more than the available balance?

The transaction will be declined if the amount charged is greater than the balance in your HRA.

- If you have a secondary credit/debit card on file, the pharmacy will charge the full amount to your secondary card.

- If you do not have a secondary credit/debit card on file, the pharmacy will contact you by phone to obtain a secondary form of payment in order to fill the prescription.

Can I request reimbursement from my HRA account if my secondary credit/debit card was charged due to insufficient funds in my HRA account?

Yes, you can request reimbursement using the manual process outlined under the “Cigna” section of this document.

What should I do if the Pharmacy Services at Good Samaritan Medical Center charged my secondary credit/debit card, but there were sufficient funds in my HRA account?

1. You should contact Cigna at 1-800-244-6224 to see if your account has been suspended. Your HRA debit card may have been suspended if you failed to respond to a request for a receipt or EOB.

2. After confirming your HRA is active, you should then contact the pharmacy at 303-689-6121 or 855-235-4301.