

## Managing Your FSA, HRA, and HSA *Health Equity Tutorial & Helpful Hints Guide*

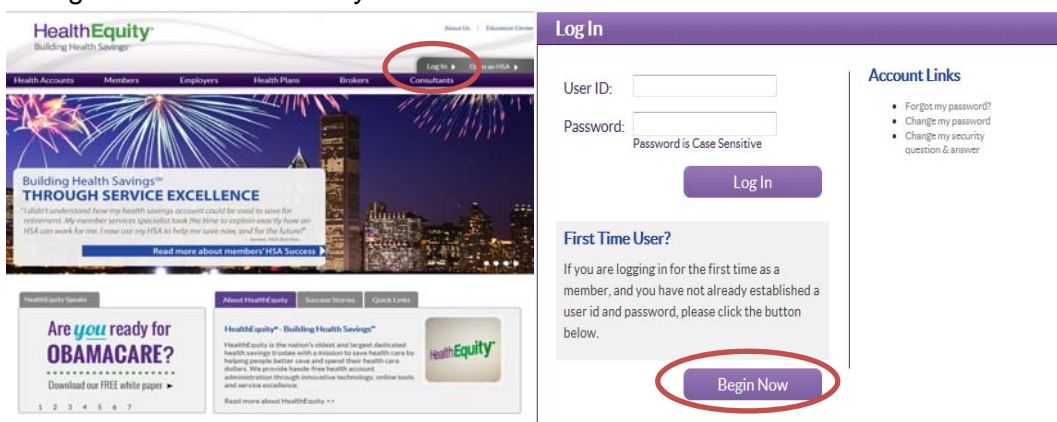
WHOI's current medical plans are offered through Blue Cross Blue Shield of Massachusetts (BCBS MA). The FSA, HRA, and HSA are administered by Health Equity (HEQ). You are eligible for specific accounts depending upon which medical plan you are enrolled in.

Medical Plan	Traditional Healthcare FSA	Limited Purpose Healthcare FSA	Dependent Care FSA	HRA	HSA
HDHP/HRA	✓		✓	✓	
HDHP/HSA		✓	✓		✓
LDHP	✓		✓		

**Did You Know?** Funds in your healthcare FSA may be used at any time regardless of whether they have accumulated in your account; however, you must have the funds available in your HSA and dependent care FSA in order to utilize them to pay for eligible expenses. If you are enrolled in the HRA plan and incur deductible expenses, payment will be automatically sent to your provider up to the reimbursement amount (\$1,000/\$2,000). Once you have met this amount, you will be responsible to remit payment to the provider directly.

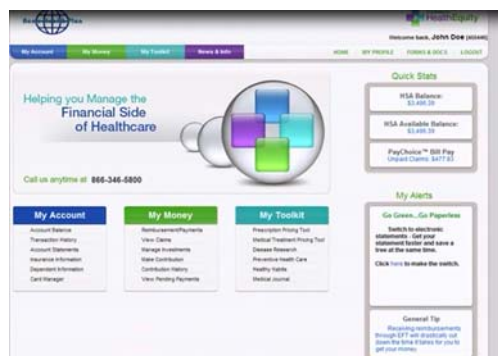
### Health Equity Portal Log in Instructions

Visit [www.healthequity.com](http://www.healthequity.com) and click “log in” in the upper right corner (*screenshot shown on left below*). If this is your first time visiting the site, create a username and password by clicking on “Begin Now” under “First Time User” (*right screenshot below*) and follow the prompts. Once you have created a username/password, enter your information in the Log In screen to access your account.



**Did You Know?** You can access the Health Equity portal by logging into your BCBS MA Member Central account at [www.bcbsma.com](http://www.bcbsma.com).

### Member Portal Overview



- Once logged in, you will be directed to the home page (*shown here*) where you can easily navigate the Health Equity Member Portal.
- At the top left hand side of the page is a navigation bar with the following headings:
  - **My Account, My Money, My Toolkit, News & Info**
- Quick Stats are also located on the right side of the page. Here you will see your Account Balance(s) and outstanding payment amounts.

**Did You Know?** All the functions and features of the Member Portal can be accessed from this page

### My Account Options & Overview

Option	Description of Feature
<b>Account Balance</b>	View your Account Balance and Contributions
<b>Transaction History</b>	View current and historical detailed transaction information, including date, contribution, distribution, and balance.
<b>Account Statement</b>	View and print your monthly account statements. To view your statements, click on the desired month and a PDF document will download and appear on your screen. Each statement will show your beginning balance, transactions for the past month and ending account balance <ul style="list-style-type: none"> <li>At the bottom of the page is an interest rate schedule and effective date. Interest rate balance is calculated and shown on each monthly account statement and based upon your available balance</li> </ul>
<b>Insurance Information</b>	Confirmation of your insurance company, policy number, plan deductible and plan type
<b>Dependent Information</b>	Overview of your current dependents. If any of this information is incorrect, you are encouraged to contact Health Equity to revise it.
<b>Card Manager</b>	Confirmation on when your card and PIN were mailed and current status of your card

*Did You Know?* You can click the [Statement Delivery Options](#) at the bottom of the Account Statements page to receive monthly account statements electronically instead of having paper statements sent

### My Money Options & Overview

Option	Description of Feature
<b>Reimbursement / Payments</b>	Provides the ability to reimburse yourself or pay providers for medical expenses that are not in the Health Equity System <b>More information on these options is detailed in the next section</b>
<b>View Claims</b>	Listing of all claims and payments made through the Health Equity system
<b>Manage Investments</b>	Brings you to your Investment Desktop to view funds available for investment, view investment allocations and manage current investments. You must have a minimal balance of \$2,000 in your HSA in order to begin investing.
<b>Make Contribution</b>	Make a contribution to your account online through Electronic Funds Transfer (EFT). The contribution can even be for a previous tax year if made before April 15 <sup>th</sup> .
<b>Contribution History</b>	View your past contributions by year and type. You can view your contribution history by tax year or calendar year.
<b>View Pending Payments</b>	List of all payments that are scheduled for upcoming payment

*Did You Know?* HSA funds may be used to pay for qualified medical, dental, and vision expenses during the plan year. You may also choose to save money in the HSA for later use (for example, during retirement) and use your own out of pocket funds to pay for services.

## Paying a Claim & Provider

Through the **My Money – Reimbursement/Payments** options or on the home page under the Quick Stats table through the blue link “PayChoice Bill Pay”, you can easily access all of your unpaid claims. On this page you will see a listing of claims by Date of Service, Person who received services, Provider, Total Bill Amount, Your Portion Due and Claim Status

Most claims will have three action options available on the right hand side: **Pay Provider, Reimburse Me** and **Close Expense**

- **Pay Provider:** This option will bring you to a series of prompts that will require you to elect the amount you want to pay the provider, date to pay provider and payment frequency (if more than one)
- **Reimburse Me:** If you have paid a claim using your own out-of-pocket funds, you can reimburse yourself with HSA dollars by using this feature. ***If you have already used your card to pay for services, do not elect the Reimburse me feature.***
  - The reimbursement can be made by a mailed paper check or electronic deposit into your bank account
  - Be sure that the claim is for a qualified medical expense or you may be subject to additional taxes and fees. For more information on what is considered a qualified medical expense, click the link below <http://www.irs.gov/publications/p502/>
- After reviewing and authorizing the payment, click Finish and that’s it! Health Equity will send a check to the provider on the date specified

Claim ID	Source	Date of Service	Person	Provider	Total Amount	Unpaid Amount	Status	Actions
0009	Entered by Client	07/26/06	John	Dr. James	\$90.00	\$60.00	Payment Scheduled	Change Schedule, Remove Schedule
0005	Claim from Insurance	07/25/06	John	Dr. Jones	\$573.53	\$272.83	Open	Pay Provider, Reimburse Me, Close Expense
0004	Claim from Insurance	07/12/06	Jane	(Private)	\$76.00	\$76.00	Open	Pay Provider, Reimburse Me, Close Expense
0006	Claim from Insurance	06/22/06	John	Dr. Campbell	\$69.00	\$69.00	Open	Pay Provider, Reimburse Me, Close Expense

Total Unpaid Medical Expenses: **\$477.83**  
 Current Account Balance: **\$3,496.39**  
 Difference: **\$3,018.56**

**Did You Know?** You can schedule a recurring payment for any claim. Under the Reimbursement/Payment option through the **My Money** tab, select the claim you want to schedule recurring payments for and under “Payment Amount” select “Schedule Payments.” Here, you can customize each of the scheduled payments by selecting the number of payments and then entering the specific amount to be paid on each selected date. Prior to setting this up, please reach out to your provider to confirm they will accept payment via multiple installments.

### Have a Question or Need More Information?

Below are a few of the additional Health Equity tools and resources

- Member Services – 1 (877) 694 – 3938
- Health Equity Education Center - [HEQ Education Center](#)
- Mobile Application – Available for iOS and Android
- HSA Guidebook - [HSA Guidebook](#)
- Health Equity Webinars - [www.healthequity.com/webinars](http://www.healthequity.com/webinars)