

WHOI

HRA Claims Process and Frequently Asked Questions

Who is eligible for this benefit?

Benefit eligible employees enrolled in:

**Blue Cross Blue Shield Blue Care Elect Deductible Plan
\$2000/\$4000.**

What is considered eligible for reimbursement?

The HRA will **ONLY** reimburse for eligible medical deductible expenses. Single employees will be reimbursed a maximum of \$1,000. Those enrolled with the Employee/Dependent and Family coverage will be reimbursed a maximum of \$2,000 from the HRA.

How am I reimbursed for eligible expenses?

Eligible HRA claims will automatically be sent to Benefit Strategies from Blue Cross on the weekly claims file feed. In the event a claim needs to be submitted manually, you may submit for reimbursement online, or via a paper reimbursement form:

- **Online Reimbursement Request** – Each participant in the plan will be issued personal login credentials to: www.benstrat.com. You will be given an option to file claims online. The confirmation page and detailed documentation will need to be faxed or mailed to Benefit Strategies before receiving reimbursement. Please do not email claims with sensitive information to our offices unless you are using secure email.
- **Paper Reimbursement Request Form** – You may submit your paper reimbursement form via mail or fax. You will need to send in an HRA claim form along with your Explanation of Benefits (EOB) from Blue Cross Blue Shield that outlines your deductible responsibility.

When can I expect reimbursement?

Properly completed and documented claims received by Thursday at noon are usually processed for payment on Monday. Forms may be downloaded from Benefit Strategies' website www.benstrat.com, or may be obtained from Benefit Strategies directly upon request. Participants can choose to be reimbursed by check or

direct deposit. Confirmations are provided for both forms of reimbursement and will show current transactions and available funds.

How do I log on to submit my claim online?

1. Log in at www.benstrat.com and click on Flexible Spending Participant Login –NH option on left.
2. Your user name will be: your first name initial, entire last name and the last 4 digits of your SS # (example: jsmith3456)
3. Your initial password will be: changeme (case sensitive)

Important Timelines:

Current 2010 Plan Year

- Your 2010 plan year runs from **January 1, 2010** through **December 31, 2010**.
- You have until **December 31, 2010** to incur expenses for your HRA. File feed claims and manually submitted EOBs to be applied to the 2010 plan year have a **90 day grace period** to make it into our office. The grace period ends on **March 31, 2011**.

What can I expect from Benefit Strategies?

- Claims will be paid in a timely manner.
- Benefit Strategies representatives will be able to provide information regarding your HRA. We can explain how the plan works and how the design is coordinated with your medical insurance plan. However, for any questions regarding your medical insurance plan and what constitutes covered expenses, we would kindly refer you to your HR department and/or your insurance carrier for an explanation of your medical plans through your health carrier.

Our Service Representatives are available Monday through Friday from the hours of 8:00 am to 6:00 pm EST.