

# Benefit Strategies Healthcare Reimbursement Account (HRA)

## Claims Process and Frequently Asked Questions

### Who is eligible for this benefit?

Benefit eligible employees enrolled in:

**Anthem Blue Cross Blue Shield New Hampshire  
ABSOS20/40**

**Deductible:** \$1000 Single/\$2,000 Two-Person/  
\$3,000 Family

**Co-Pay:** ER Co-Pay, Office Visit Co-Pay

### What is considered eligible for reimbursement?

The HRA will reimburse for eligible medical deductible and co-pay expenses.

**Deductible Plan:** Employees are responsible for the first \$250 of the deductible. Employees will be reimbursed \$750 for each family member up to a total of \$2,250 per family per plan year.

**Co-Pay Plan:** **\$100 ER Co-Pay** will receive a \$25 reimbursement. **\$20 Office Visit/\$40 Specialist Office Visit.** **Co-Pays** will receive a \$10 reimbursement.

### How am I reimbursed for eligible expenses?

Eligible HRA claims will automatically be sent to Benefit Strategies from Anthem on a weekly claims file feed. **There is no manual claims submission for the HRA plan due to the automatic claims process.**

### When can I expect reimbursement?

Benefit Strategies automatically receives your claims information from the insurance carrier on a weekly basis. We typically expedite payment to the participant within 7-10 business days of receiving the direct feed from Anthem. Confirmations are sent for reimbursed claims and will show the current transaction and the year to date available funds.

**IMPORTANT! You must log-on and create an account.**

**How do I log on to view my claims online?** Log in at [www.benstrat.com](http://www.benstrat.com), and click on the Reimbursements Secure Account Login button in the upper right corner of the page. Click the Employee/Participant login in the yellow box on the left side of the page. (**First time users:** once you log in, you will see the options for "New user?" click the link below to create your new username and password.)

Here you can view all your activity, and can give direct deposit information for your reimbursements.

### What happens if the medical carrier adjusts a claim after an HRA payment has been made?

Occasionally, a medical plan claim is adjusted at a later date by the insurance carrier. The carrier will notify you, the provider, and Benefit Strategies of the adjustment. If the adjustment results in the HRA needing to pay out additional dollars, we will process the additional payment. If the adjustment results in the HRA having overpaid you, Benefit Strategies will send you a Repayment Request Form as you will need to reimburse the HRA for the overpayment.

**Note:** If you have paid the provider in full for the original claim, once the provider processes the carrier adjustment, a credit should show on your patient account for the claim. You may need to contact your provider to arrange for the credit to be sent to you. Due to patient privacy laws, providers typically will not speak with Benefit Strategies about your patient account and will not send a credit on your account to Benefit Strategies.

### What can I expect from Benefit Strategies?

1. Claims will be paid in a timely manner.
2. 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 Medical Insurance Carrier for an explanation of your medical plans

**Benefit Strategies Service Representatives are available Monday through Thursday from the hours of 8:00 am to 6:00 pm, and on Friday from 8:00 am to 5:00 pm EST**

