

SAU #1, Contoocook Valley, NH School District HRA Claims Process and Frequently Asked Questions

Who is eligible for this benefit?

Employees enrolled in:

**Anthem Blue Cross Blue Shield of NH
Matthew Thornton Blue ABSOS2040
\$1,000 Single/\$2,000 2-Person/\$3,000 Family**

Important Timelines:

**Your plan year runs:
July 1 through June 30**

What is considered eligible for reimbursement?

The HRA will **ONLY** reimburse the **Medical Deductibles**.

Your HRA Deductible Plan:

Single Coverage: You are responsible for the first \$250 of the deductible before the HRA will reimburse up to \$750 per plan year.

2-Person Coverage: Each member has a \$250 deductible. Once this has been met, the HRA will reimburse up to \$750 per member per plan year.

Family Coverage: Each member has a \$250 individual deductible, up to a max of \$750 per plan year. Once the individual deductible is met, that member will begin receiving reimbursements up to a plan year maximum of \$2,250. There is a \$750 per member maximum reimbursement per plan year.

Your HRA Copays Plan All Coverage Levels: The HRA will reimburse \$10 per Primary Care office copay's, \$10 per Specialist office copay's and \$25 per Emergency Room copay's. You are responsible for the remaining amount. There is a \$750 maximum reimbursement per individual.

How am I reimbursed for eligible expenses?

Eligible HRA claims will automatically be sent to Benefit Strategies from your carrier 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 will typically expedite payment in as little as 7–10 days. Confirmations are sent for reimbursed claims and

will show the current transaction and the year to date available funds.

How do I log on to view my claims online?

Navigate to **www.benstrat.com** and click on the blue Individual Login button in the upper right corner of the page. Next, click on the Login button under the words "Reimbursements, Rewards, Savings & Spending Accounts." This will bring you to your Login screen. Click on the link under "New User?" to create your unique username and password.

What happens if my claims are adjusted after the HRA has made a payment?

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 directly to Benefit Strategies.*

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 Medical Insurance Carrier for an explanation of your medical plans.

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

Participant Pay File Feed

