



Health Reimbursement Arrangement
(HRA)

Member Guide



Health Reimbursement Arrangement (HRA)



HRA Overview

London Health's HRA is focused on helping your employer to offer high quality coverage at an affordable rate. Your HRA is an employer-funded employee benefit that coincides with your high-deductible health plan (HDHP) and helps pay for portions of the health plan's expenses. The main goal of your HRA is to help control health care costs while maintaining quality coverage.

High-Deductible Health Plan : *QUALITY COVERAGE.*

- ✓ Health insurance plan that has a higher deductible responsibility, which must be met before carrier begins paying towards your medical expenses.
- ✓ Although your health plan's deductible is higher, your employer has setup a reimbursement plan (HRA) to help pay for portions of the higher out-of-pocket expense.

HRA: *EVEN MORE COVERAGE*

- ✓ Employer funded plan that pays for your eligible health plan out-of-pocket expenses.
- ✓ Eligible HRA expenses include services applied toward your in-network deductible.
- ✓ Funds paid by your employer for your health care services are a non-taxable employee benefit.



HRA Payment Process

(Note: Not all payment options may apply to your employer's specific HRA program)

E-CLAIM FROM CARRIER



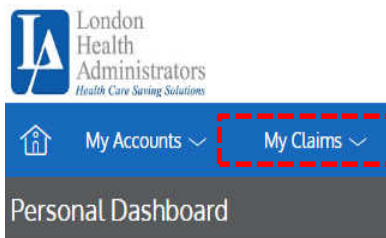
- ❖ Carrier automatically sends HRA claim to London
- ❖ You may have to link your HRA with carrier to enable tool (see page 5)

DEBIT CARD



- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

DESKTOP MEMBER PORTAL



- ❖ Click **MY CLAIMS**
- ❖ Click **SUBMIT CLAIM**

MOBILE APPLICATION



- ❖ Click **MENU** button in upper left of app
- ❖ Click **BILL PAY** icon within top tool bar

Claim Submission Options if Necessary

Email Claim Submission:

- ❖ Email copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:
London Health Administrators, customerservice@londonhealthusa.com, Subject: Claims

Fax Claim Submission:

- ❖ Fax copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:
London Health Administrators, 401-435-3937, Attn: Claims



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Member Portal – Initial Login Instructions

Below are the steps to setup your member portal username and password. If you have any questions please call London's customer care center at 401-435-4700, option #3.

- 1 Go to LONDONHEALTHUSA.COM, click **MEMBER PORTAL**, and click **REGISTER**



- 2 Complete the registration page:

	Username *	<input type="text"/>
	Password *	<input type="password"/>
	Password Strength	
	Confirm Password *	<input type="password"/>
	First Name *	<input type="text"/>
	Initial	<input type="text"/>
	Last Name *	<input type="text"/>
	Email *	<input type="text"/>
	Employee ID *	<input type="text" value="Your social security # with no dashes"/>
	Registration ID *	<input type="text" value="Employer ID"/>
		<input type="text" value="Call London for your Employer ID"/>

- 3 When finished click **NEXT**.
- 4 After you have successfully registered your login credentials, you will be asked to setup additional security information. When completed you will be directed to your account portal.
- 5 For future visits, go to LONDONHEALTHUSA.COM, click **MEMBER PORTAL**, then click **LOGIN** and enter your username and password.



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Member Portal – Navigation Instructions – View Account Activity

Below highlights key features within your member portal. If you have any questions please call London’s customer care center at 401-435-4700, option #3.



401-435-4700, Option #3
customerservice@londonhealthusa.com

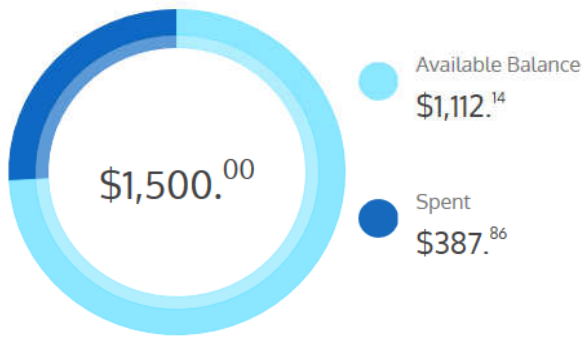
Navigation bar with: My Accounts, My Claims, My Tools, My Profile, tbrady13, Last login: 6:14pm on Sep 11, 2017, log out

Account Details

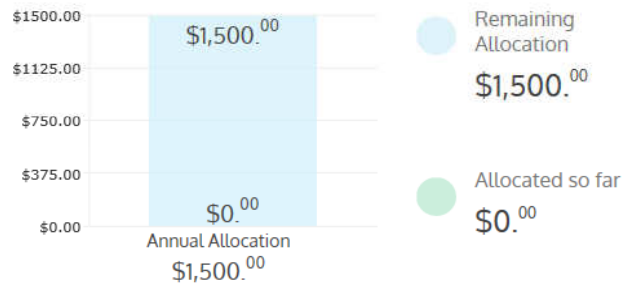
HRA Plan 1 - HRA

- ACCOUNTS LIST
- TRANSACTIONS
- SUBMIT CLAIM

Account Balance



Annual Allocation



1 MY ACCOUNTS: view your account management tools. Please note the following account types that may be applicable to you:

- Account Type “DTR” = *Deductible Tracking Record (member’s responsibility of the HRA)*
- Account Type “HRA” or “HRX” = *Health Reimbursement Arrangement*
- Account Type “FSA” = *Health Care Flexible Spending Account*
- Account Type “DCA” = *Dependent Care Flexible Spending Account*

2 MY CLAIMS: view your transaction history, submit receipts and pay bills online.

3 MY TOOLS: provides helpful consumer educational resources to help you maximize your spending account such tax savings calculators, health care financial planning, wellness tools and important plan documents

4 MY PROFILE: provides tools that allow you to customize your account.



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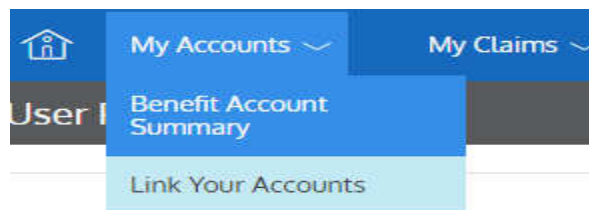
Link Your Health Plan to Your HRA Plan

London Health is able to integrate your health plan expenses to your HRA plan through our eClaims Manager. The eClaims Manager acts as a claim queue and allows you to efficiently manage your health plan out of pocket expenses and promptly pay your bills with your HRA funds directly through London's portal. In order to activate the eClaims Manager and link your health plan with your HRA, please follow the instructions below.

Before linking your insurance account, please make sure you have:

- ✓The name of your health insurance company, including the state.
- ✓The username + password you use to login to the insurance company website for all the insured members.

- 1 Login to London Health's member portal, click MY ACCOUNTS tab, click **LINK YOUR ACCOUNTS**, click **LINKED ACCOUNTS** and then click **CONNECT A PLAN NOW**:



- 2 Identify your insurance carrier:

Step 1 : Select Insurance Carrier

Enter your insurance carrier's name:

Example: United Health Care



Step 2 : Connect with United Health Care

UnitedHealthcare

Visit Homepage Registration Password Help

Username
for your United Health Care account

Password
for your United Health Care account

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **CONNECT**. Please note, you will have to link covered dependents separately.

- 3 Depending on the insurance carrier (i.e. United Healthcare) you may also have to enter a security code. After you complete STEP #2 stated above, all you have to do is select how you want to receive the code (i.e. email, text, etc) and then enter it in the specified data field within the eClaims Manager online tool:

Email me

Primary: re**cs@gmail.com

Alternate: br***sn@yahoo.com



Enter the security code received



When you click **NEXT** your account will begin to link to your carrier.