



Health Reimbursement Arrangement

**HRA**

**Member Guide**



# Health Reimbursement Arrangement (HRA)



## HRA Overview

Thank you for enrolling into the London Health Administrators Health Reimbursement Arrangement (HRA) program. London'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 out-of-pocket expenses. The main goal of your HRA is to help control health care costs while maintaining quality insurance coverage. HRA plans have two key components:

### 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.
- ✓ HDHP covers all the same services as a traditional health plan such as hospitalization, office visits, labs and prescriptions.
- ✓ Network of participating provider is also the same. The HDHP utilizes the same participating provider network as traditional health plans.

### HRA: *EVEN MORE COVERAGE*

- ✓ Employer funded plan that pays for your eligible health plan out-of-pocket expenses.
- ✓ Eligible services and amounts are selected by your employer.
- ✓ HRA funds are only dispersed when an eligible service is incurred by covered participants.
- ✓ Funds paid by your employer for your health care services are a non-taxable employee benefit.
- ✓ The London Difference = hassle free payment process and consumer friendly tools.



## HRA Payment Process

### Standard Payment Process: *(example – HRA pays in-network deductible services)*

- ❖ At facility show your Insurance Carrier ID Card.
- ❖ Deductible bill is sent directly to London Health by your Insurance Carrier. **Please note in order to have claims sent by carrier you must link your health plan to your HRA (see instructions on page 5).**
- ❖ London Health pays eligible in-network deductible amount to health care provider.
- ❖ You will be sent a statement if you owe a portion of the deductible to the health care provider.
- ❖ If you owe a portion of the deductible, pay the health care provider the amount stated on the London Health HRA statement with your personal funds.

### Debit Card: *(Note: Debit cards are only offered if allowed by employer. The cards are most commonly used if prescriptions are eligible HRA expenses)*

- ❖ At facility show your Insurance Carrier ID Card.
- ❖ If billed at point of service, member swipes London Health debit card to pay bill. For example, if you are at the pharmacy, you can use your London Health debit card to pay for the prescriptions at the point of service.
- ❖ If bill is mailed, member can call provider to process debit card or state debit card # on bill and mail it back to provider.

### Online Claim Submission: *(Note: This payment option is most commonly used if you have paid an eligible claim out of your pocket that should be reimbursed to you)*

- ❖ Login to London Health's member portal (login instructions can be seen on page 3).
- ❖ Click MY ACCOUNTS, then select REIMBURSEMENT REQUEST.
- ❖ Enter requested information about the claim you want to submit online.
- ❖ Upload an image of your receipt by selecting BROWSE.
- ❖ When finished click OK.
- ❖ You will receive a reimbursement check in the mail within 5-10 business days.
- ❖ Please note, you can also submit receipts with your London Health mobile application. Instructions are posted online.



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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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), click **REGISTER** in right corner.
- 2 Complete the registration page:

User Name:

Password:

Confirm Password:

First Name:

Last Name:

Email Address:

Employee ID

Registration ID  Employer ID

Accept Terms of Use  [View Terms of Use](#)

For security purposes, please call London Health at 401-435-4700, option #3 to receive your Employee and Employer ID #

- 3 When finished click **REGISTER**.
- 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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), 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.

The screenshot shows the member portal interface. At the top, there is a navigation bar with tabs: Home, My Accounts, Debit Card, eClaims Manager, Resources, Enrollment, Communications, My Profile, and a search icon. Below the navigation bar, the page title is "Benefit Account Summary". There are two dropdown menus: "Plan Year" set to "Current" and "Select Account" set to "All". Below these is a section titled "Health Reimbursement - CENTRALR". A table displays account activity with columns: Plan Year, Annual Election, Total Contributions, Additional Deposits, Payments, Balance, and Details. The table has one row of data for the period 07/01/2014 - 06/30/2015, showing an annual election of \$2,400.00, total contributions of \$0.00, additional deposits of \$0.00, payments of \$0.00, and a balance of \$2,400.00. A "View Details" button is located at the end of the row.

Plan Year	Annual Election	Total Contributions	Additional Deposits	Payments	Balance	Details
07/01/2014 - 06/30/2015	\$2,400.00	\$0.00	\$0.00	\$0.00	\$2,400.00	<a href="#">View Details</a>

**1 MY ACCOUNTS:** The MY ACCOUNTS tab lists data associated with account and payment activity. Options include BENEFIT ACCOUNT SUMMARY, BENEFIT ACCOUNT DETAILS, TRANSACTION HISTORY, PENDING CLAIMS, REIMBURSEMENT REQUEST, REIMBURSEMENT SETTINGS, CLAIMS CROSSOVER PREFERENCES, PAY PROVIDER PREFERENCE. 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 “HRX” or “HRA” = *Health Reimbursement Arrangement*
- Account Type “FSA” = *Health Care Flexible Spending Account*
- Account Type “DCA” = *Dependent Care Flexible Spending Account*
- Account Type “TRN” = *Transportation Flexible Spending Account*
- Account Type “PKG” = *Parking Flexible Spending Account*
- Account Type “HSB” or “TBB” = *Health Savings Account*

**2 MY PROFILE:** The MY PROFILE tab displays your demographic information and **MOBILE APPLICATION REGISTRATION INSTRUCTIONS.**

**3 ECLAIMS MANAGER:** Post claims uploaded by your insurance carrier and allows you to pay the claims with the funds in your account to your provider directly online.

**4 MY EXPENSES:** The My Expenses tab provides you the ability to track medical, dental, vision and prescription expenses.

**5 COMMUNICATIONS:** Within the COMMUNICATIONS tab you will be able to view ANNOUNCEMENTS, COMMUNICATION PREFERENCES and CONTACT INFORMATION.

**6 MY HSA - FOR HSA ENROLLEES ONLY:** The MY HSA tab provides account management and banking features. Tools within the tab include HSA SUMMARY, TRANSACTION ACTIVITY, FUND MY HSA, MAKE A PAYMENT, STATEMENTS AND INVESTMENT SUMMARY.





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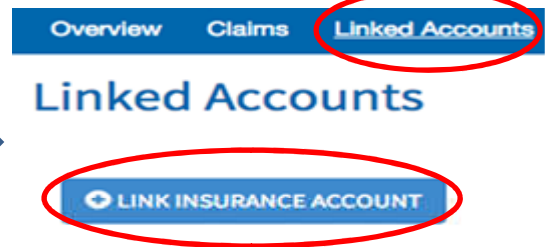
## Link Your Health Plan to Your HRA Plan

London Health is able to integrate your health plan out-of-pocket expenses to your plan through our eClaims Manager. The main purpose of the tool is to allow your insurance carrier to automatically send London the expenses applied to your health plan such as deductibles, copays and coinsurance expenses. In the end the tool will prevent you from having to submit your claims manually to London and instead allow your insurance carrier to send us all claims automatically. 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 [WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH](http://WWW.MYWEALTHCAREONLINE.COM/LONDONHEALTH), click the **ECLAIMS MANAGER** tab, click **GO TO PREMIUM ECLAIMS MANAGER**, click **LINKED ACCOUNTS** and then click **LINK INSURANCE ACCOUNT**:



- 2 Identify your insurance carrier:

**Link Insurance Account**

- 1 **Enter your insurance company name**  
as it shows up on the insurance card
- 2 **Insurance company state**  
usually printed on the back of the insurance card

By linking your insurance account you agree to the [Terms of Use](#)

Cancel **NEXT**

Enter your insurance carrier's name and state. Then click **NEXT**.

- 1 **Username**  
for your Anthem account
- 2 **Password**  
for your Anthem account
- 3 **LINK INSURANCE**
- 4 **Forgot your Anthem username and password?**
- 5 **Create an account with Anthem.**

Go Back **LINK INSURANCE**

Enter the username + password (case sensitive) you use to login to your insurance company website and then click **LINK INSURANCE**. 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 **Send Code**

Alternate: br\*\*\*sn@yahoo.com **Send Code**

**Enter the security code received**

juR34#

Go Back **NEXT**

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