

# Using Your Health Reimbursement Arrangement (HRA)

## **This guide explains:**

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- Which expenses are eligible for HRA reimbursement
  - How to access and manage your HRA Service account
  - How to submit claims online, or on paper with the enclosed claim form
  - How to elect direct deposit for quicker reimbursements
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# **INTRODUCING YOUR EXTEND HEALTH HRA ACCOUNT**

This guide is provided to help you understand how to access and use your Health Reimbursement Arrangement (HRA) account. You likely have a number of questions regarding your HRA account, using this guide you'll learn how to easily access and manage your funds, and what those funds can be used for.

## **WE'RE HERE TO HELP**

We are at your service should you have any questions regarding your HRA account. Our customer service representatives are available Monday through Friday, from 9 a.m. to 8 p.m., Eastern Time. Simply call the phone number printed on the Welcome Letter enclosed with this mailing.

## **STILL HAVE QUESTIONS?**

If you have any questions after reviewing the information provided in this mailing, additional answers can be found online, or you may also call Extend Health toll-free. The website address and phone number can be found in the Welcome Letter enclosed with this mailing.

# **ABOUT YOUR HRA ACCOUNT**

## **WHICH EXPENSES ARE ELIGIBLE FOR HRA REIMBURSEMENT?**

Your Health Reimbursement Arrangement is a convenient way to be reimbursed for your health care premiums or health care copayments and coinsurance, including medical, prescription, dental and vision expenses.

To view an online list of eligible expenses, access the Extend Health website. Directions for quickly locating a list of eligible expenses in your online account are printed on page 5.

To obtain a list of eligible expenses over the phone, contact us using the phone number printed on the Welcome Letter enclosed with this mailing. An Extend Health representative will be happy to help you.

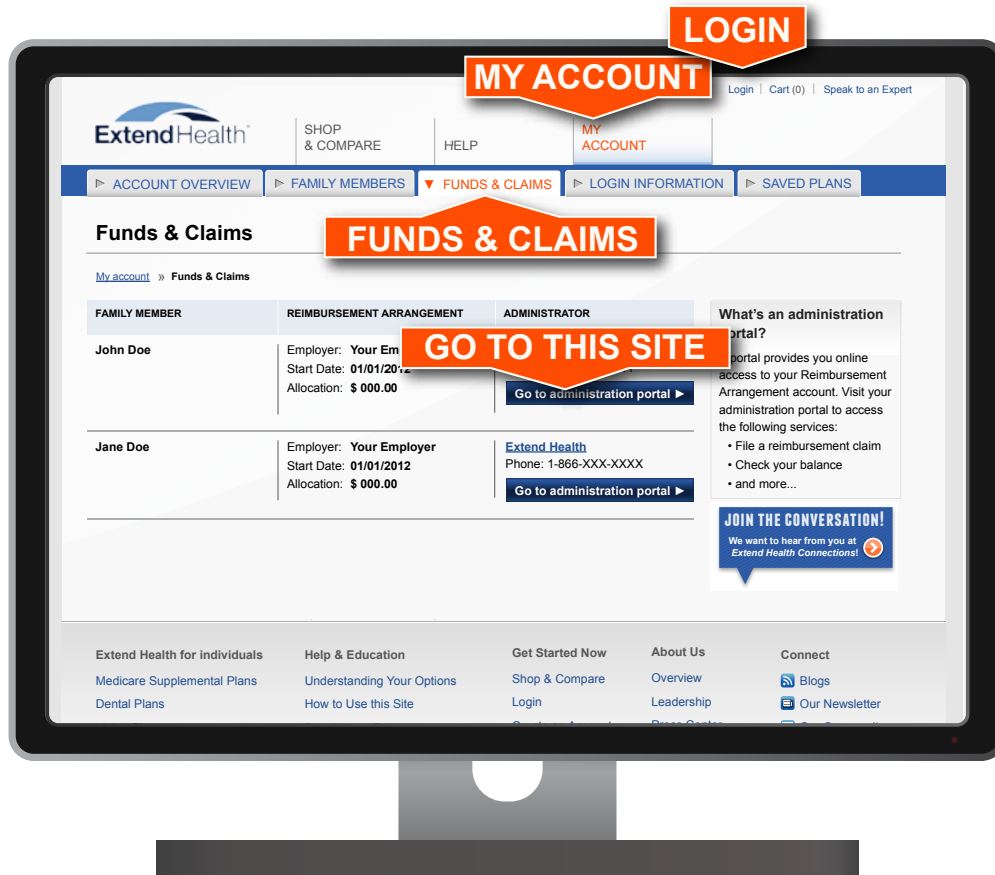
## **HOW DO I ACCESS MY HRA ACCOUNT?**

You may access your HRA account information online through the Extend Health website, or by calling us on the phone. The website address and phone number are printed on the Welcome Letter enclosed with this mailing.

## **WHAT WILL I FIND ON THE WEBSITE?**

The Extend Health website has all of your current account information, including your account balance and claim status. Using the website, you may also file a claim for reimbursement or enroll in direct deposit. To view your account and/or perform any of these actions, simply follow the instructions printed on page 4.

# HOW TO ACCESS YOUR ONLINE HRA ACCOUNT



To access your HRA account online, enter the website address printed in the Welcome Letter (enclosed with this mailing) into the address bar of your web browser.

Select the **Login** option. If you are a first-time user, you will need to create a new account by following the instructions provided on the website.

Once you have access to your account, select **Funds & Claims**, where you will see your account activity.

Click **Go to administration portal**. This will bring you to your Extend Health HRA Account.

# MANAGING YOUR HRA ACCOUNT ONLINE

## VIEW ACCOUNT BALANCE & ALERTS:

Once you are in your HRA Account online, **My Dashboard** shows your account balance, claims in need of attention and your next claim payment.

To view your most recent claims, payments and deposits, click on **Financial Center** and select the account you wish to view.

## SIGN UP FOR ELECTRONIC ACCOUNT UPDATES USING eNOTIFY:

Once you are in your HRA Account online, select **My Notifications** at the top of the page.

- Select the notifications you would like to receive, such as balance reminders or claim receipt notifications, and how you would like to receive them, i.e., e-mail, text message or web alert.
- Then click **Submit**.

## VIEW LISTING OF ELIGIBLE EXPENSES:

- Once you are in your HRA Account online, select **My Resources** under **Quick Links**.
- Select **Planning Tools**.
- Click on **Eligible Expense Items**.

## FILING A CLAIM:

Instructions for filing claims online, and using paper claim forms, can be found on page 6.

## TO OBTAIN A CLAIM FORM ONLINE

- Once you are in your HRA Account online, click on **My Resources**.
- Select **Administrative Forms**.
- Click on **Extend Health HRA Claim Form**.
- Then, **save** or **print**.

## ENROLL IN DIRECT DEPOSIT

- Once you are in your HRA Account online, select **My Accounts and Services** on the left hand navigation.
- Then select **Enroll in Direct Deposit**.
- Select your employer and bank account type, and then enter account number and routing number, and enter Institution Name, then click **Next**.
- Review your account information.
- If the information is correct, click **Confirm**. If you need to make a change, click **Previous**.
- Once you have confirmed your account information, a confirmation message will be displayed.

# HOW DO I SUBMIT HRA CLAIMS?

For your convenience, you may submit claims online or by using a paper claim form. Whichever option you choose, you will need to provide documentation of your expenses.

## FILE A CLAIM ONLINE

- Once you are in your HRA online, click **File a Claim** under **Quick Links**.
- Enter the following claim information: *type of expense*, *date of expense* and *amount of expense*. To add additional claims, select **Add Another Claim**.
- After entering all your claims, click **Next**.
- Confirm all expense details, then click **Next**. To make changes, click **Previous**.
- Select **Fax** or **Upload** (Upload requires claims to be provided in PDF format).
- To Fax, click on **Create Coversheet**, then print, sign and fax the form (and itemized receipts) to 1-866-932-2567.
- To **Upload**, use the **Browse** button to select your receipts in PDF format from your computer.
- To add additional documents, click on **Add Additional Document**.
- Check the **Signature Box** at the bottom of the page to sign your claim.
- Click **Submit**.

If you have signed up for *eNotify*, PayFlex on behalf of Extend Health will send a confirmation email once your claim has been processed.

## FILE A PAPER CLAIM

A paper claim form is enclosed with this mailing for your convenience. You may make copies, print additional claim forms online, or request a form by calling Extend Health.

**To file a paper claim via mail or fax, follow these three steps:**

- 1** Complete the claim form, including signing and dating the form.
- 2** Attach a copy of your expense receipt(s) or documentation of the expense
- 3** Mail or fax claim form and documentation to:

**Mail:** PayFlex Systems USA, Inc.  
Extend Health HRA  
P.O. Box 3039  
Omaha, NE 68103-3039

**Fax:** (402) 231-4310

When faxing, your claim form should be the first page, followed by receipts or supporting documentation. You do not need to provide a separate cover sheet.

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**Note:** To submit a claim for monthly premiums, your documentation must include:

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|--|---|
| <input type="checkbox"/> Name of the provider (e.g. health carrier)      | <input type="checkbox"/> Covered participant's name |
| <input type="checkbox"/> Description of coverage (e.g. Medigap, medical) | <input type="checkbox"/> Date of coverage           |

**AND**  Proof of payment

Usually a premium statement, **AND** a bank statement, or a canceled check (both sides) that match the amount on the premium statement, or a premium statement showing the amount paid, will provide all of this information.

# **CLAIMS AND REIMBURSEMENT**

## **WHEN WILL I BE REIMBURSED?**

Once your claim and receipts have been received and approved, you will receive payment within fourteen (14) days. If you have elected direct deposit, payment will be issued within three (3) days of the claim approval.

For quicker access to your reimbursement, sign up for direct deposit online by following the instructions on page 5, or use the enclosed direct deposit election form.

## **CLAIM FORMS AND AUTOMATIC REIMBURSEMENT**

If you have elected to receive automatic reimbursement from your HRA for premium payments, you do not have to submit claims for these expenses in order to be reimbursed. To verify whether or not you chose automatic reimbursement, please refer to your confirmation letter from Extend Health. If you would like to change your election, please call Extend Health at the number listed on your enclosed Welcome Letter.

## **PLAN SPONSOR**

While the individual health insurance plans offered by Extend Health are not sponsored by your former employer, the HRA account is. Accordingly, your former employer will provide a summary plan description (SPD) related to your rights and responsibilities that pertain to the HRA. The plan document and the SPD are the formal plan documents that apply to the HRA. This document is intended as information only for retired employees eligible for the HRA. The SPD will contain the provisions of the Plan and, ultimately, determine what benefits are provided to the retirees and dependents.



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The information offered on our website and provided in this mailing is believed to be true and correct. Licensed Extend Health benefit advisors are available Monday through Friday, 9:00 a.m. until 8:00 p.m. Eastern Time.

Extend Insurance Services, LLC is a Utah resident insurance agency (Utah License No. 104741) and licensed as a non-resident insurance agency or otherwise authorized to transact business as an insurance agency in all states and the District of Columbia. Extend Insurance Services, LLC represents, and receives payment of commissions from, the insurance companies for which Extend Insurance Services, LLC is an agent and sells insurance products and services and may receive other performance-based compensation for its sale of the insurance products and services provided to you. Insurance rates for the insurance products and services offered by Extend Insurance Services, LLC are subject to change. All insurance products and services offered by Extend Insurance Services, LLC may not be available in all states. It is your responsibility to enroll for coverage during the annual Medicare open enrollment period.

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