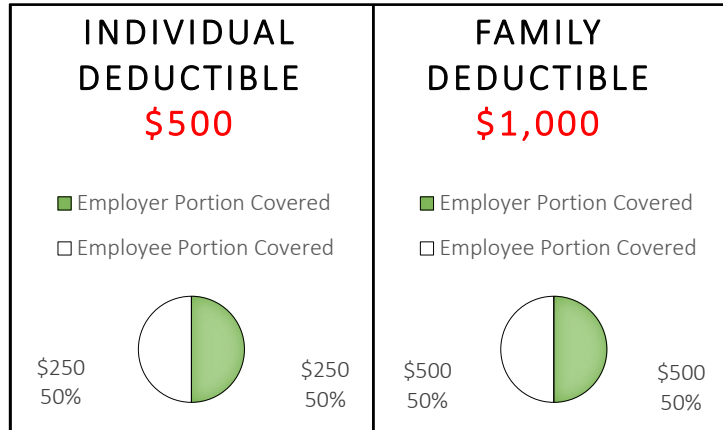




HEALTHCARE REIMBURSEMENT ARRANGEMENT (HRA) OUTLINE OF BENEFITS

Filac Educational Collaborative
 Plan Year: December 1, 2019 – November 30, 2020

HRA Plan Design

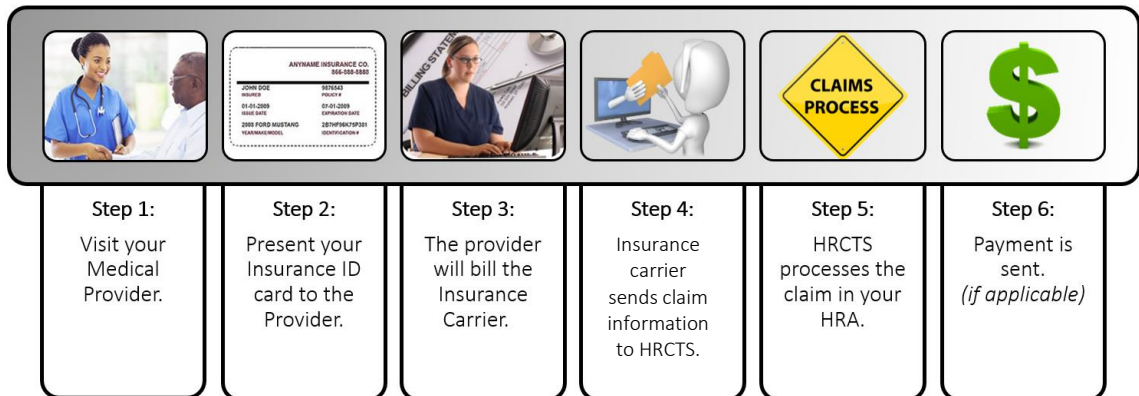


How Your HRA Works

This plan is designed so that the Employee must incur the cost of their medical deductible expenses **BEFORE** the Employer will begin paying the next portion of the deductible, up to the plan year maximum.

HRCTS will pay claims directly to your provider.

Any unused funds will not carry over to the new plan year.



Remember to check your online account through the HRCTS Participant Portal. Your account will provide you with the details of how HRCTS processed your claim. Match the Explanation of Benefits/Claims Summary from your health insurance carrier, reimbursement (if any) from HRCTS, and the bill from your provider. Then check your online account with HRCTS to see how your claim was processed and if the HRA has covered part or all of the expense. You are responsible to make sure that your provider is paid for your claims.

How do I know what is subject to my deductible?

Please refer to your Health Insurance Summary of Benefits and Coverage or contact your health insurance carrier.

Do I pay for expenses at the time of service?

You may be required to pay for a copay at the time of the appointment or services that are subject to a copay.

In most cases, you will not need to pay at the time of the appointment for procedures that are subject to coinsurance or your deductible.

How do I know if a claim was received and how it was processed by HRCTS?

1. You will receive a payment notification through your email (if one was provided).
2. Log onto your HRCTS Participant Portal account or mobile app to view the details of your claim/payment.
3. You can contact HRCTS Customer Service.

What if I receive a bill from my provider/hospital?

Call your provider to see if payment was received after the bill was sent out. You can log onto your HRCTS Participant Portal to check the status of your claim/payment.

What if the Health Insurance Carrier adjusts a claim?

HRCTS will be notified of the adjustment, the claim will be denied, and you will receive a repayment request. You are responsible to remit the repayment amount to HRCTS.

Contact Customer Service: Monday – Friday 8: 30am-7:30pm EST



(603) 647-1147 Option 1



(866) 978-7868



customerservice@hrcts.com



LiveChat