

Asynchrony Solutions, Inc.

HRA Claims Process and Frequently Asked Questions

Who is eligible for this benefit?

Benefit eligible employees enrolled in:

United Health Care

Choice Plus Balanced 100-20/1000/100%Plan F40
\$1,000 Single / \$3,000 Family Deductible In Network
\$2,000 Single / \$6,000 Family Out of Network

What is considered eligible for reimbursement?

The HRA will **ONLY** reimburse for eligible medical deductible expenses.

Plan Design:

For In Network Providers: The HRA pays the second portion of the deductible \$750 single, \$1,500 2-person, \$2,250 family. No one member will be paid out more than \$750

For Out Of Network Providers: The HRA pays the second portion of the deductible \$1,000 single, \$2,000 2-person, \$3,000 family. No one member will be paid more than \$1,000.

Employees can be paid by both the in and out of network plans.

How am I reimbursed for eligible expenses?

Manual Claims Submission: You may submit for reimbursement online, or via a paper reimbursement form:

- **Online Reimbursement Request** – Each participant in the plan will be issued personal login credentials to www.benstrat.com. You have the option to file your HRA claims online. The confirmation page and detailed documentation will need to be faxed or mailed to Benefit Strategies before receiving reimbursement. Please do not email claims with sensitive information to our offices unless you are using secure email.
- **Paper Reimbursement Request Form** – You may submit your paper reimbursement form via mail or fax. You will need to send in an HRA claim form along with your Explanation of Benefits (EOB) from your Medical Carrier that outlines your deductible responsibility.

When can I expect reimbursement?

Manual Claims Submission: Properly completed and documented claims received in our offices will be expedited for payment within 7-10 business days. Forms may be downloaded from Benefit Strategies' website, www.benstrat.com, or may be obtained from Benefit Strategies directly upon request. Participants can choose to be reimbursed by check or direct deposit.

How do I log on to submit my claim online?

1. Log in at www.benstrat.com
Employees/Participants tab on the right, click on the HRA option, and then select the NH Office Enhanced Software Platform in the yellow box at the bottom of the page
2. Click on Participant Login
3. Under "New user?" select "Create your new username and password" Enter First Name, Last Name, Zip Code and SS#. Click "Next"
prompted to change your username and create a new password.

Important Timelines:

Current 2012 Plan Year

- Your 2012 plan year runs from **January 1, 2012** through **December 31, 2012**.

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 8:00 am to 6:00 pm and on Friday 8:00am to 5:00pm EST.



HRA REIMBURSEMENT

