

How the Health Reimbursement Accounts work with the Health Insurance

How it's paid

Do you have an FSA? If Yes, STOP and refer to the FSA sheet. If No, Continue.

(Without an FSA)

For Prescription Costs:

All prescriptions are paid by the HRA (district dollars)



Employee picks up prescription



Employee uses debit card to pay for prescription

Done!

For Medical Expenses: Have you met your employee deductible? If no...

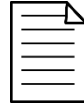
Medical providers are paid by employee dollars
\$0 - \$400



Employee goes to a medical provider (doctor, hospital, etc)



Provider submits to Blue Cross to process



Blue Cross sends employee EOB & DataPath a weekly claims feed



Employee receives bill from medical provider



Employee pays bill *debit card cannot be used



You may wish to verify that the claim is reflected in your HRA

Done!

If yes...

Medical providers are paid by HRA (district dollars) once first dollar is met
\$401 - 2500



Employee goes to a medical provider (doctor, hospital, etc)



Provider submits to Blue Cross to process



Blue Cross send employee EOB & DataPath a weekly claims feed



Employee receives bill from medical provider



DatPath pays medical provider directly (by check)



Need to verify provider was paid? check MyRSC

Done!

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(With an FSA)

For Prescription Costs:

All prescriptions are paid by the HRA (district dollars)



Employee picks up prescription



Employee uses debit card to pay for prescription

Done!

For Dental & Vision Expenses:

Dental & vision services can be paid with FSA dollars



Employee goes to the dentist or eye doctor



Employee uses debit card to pay for service



Employee gets a receipt



Employee submits a claim with receipt on MyRSC portal

Done!

For Medical Expenses: Have you met your employee deductible? If no...

Medical providers are paid by FSA (employee dollars)

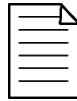
\$0 - \$400



Employee goes to a medical provider (doctor, hospital, etc)



Provider submits to Blue Cross to process



Blue Cross sends employee EOB & DataPath a weekly claims feed



Employee receives bill from medical provider



DataPath sends direct deposit reimbursement to employee



Employee pays bill *debit card cannot be used

Done!

If yes...

Then, medical providers are paid by HRA (district dollars) once first dollar is met

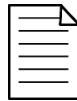
\$400 - \$2500



Employee goes to a medical provider (doctor, hospital, etc)



Provider submits to Blue Cross to process



Blue Cross sends employee EOB & DataPath a weekly claims feed



Employee receives bill from medical provider



DatPath pays medical provider directly (by check)



Need to verify provider was paid? check MyRSC

Done!

** Based on GoldCDHP plan, single coverage \$400 deductible. Refer to your own agreement for cost sharing information.