How to Pay for Prescriptions, Medical Expenses & Other FSA/HSA-eligible Expenses

For employees enrolled in Health Reimbursement Arrangement (HRA) ONLY

Example Based on Licensed Employee Group with GoldCDHP plan: Total Out-of-Pocket (OOP) Max. \$2500/\$5,000 other than Self - HRA \$2,100/\$4,200, Employee Deductible \$400/\$800

Paying For Prescriptions:

Prescriptions should be paid for using HRA funds (district dollars)









OOP Max \$1,400/\$2,800 for Rx only

Employee picks up prescription

Employee uses MySource debit card to pay for prescription

Save receipt, and submit on MyRSC portal or <u>download mobile app</u> if substantiation required by DataPath

Paying For Medical Expenses: District pays first \$2,100/\$4,200 other than Self

Medical expenses should be paid for using HRA funds (district dollars) FIRST, up to \$2,100/\$4,200

















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

Provider submits to BCBS to process

BCBS sends Summary of Healthplan Payments to employee &

DataPath a weekly claims feed

Employee receives bill from medical provider

DataPath pays medical provider directly, by check

Need to verify provider was paid? check MyRSC portal

Paying For Medical Expenses: Employee pays second \$400/\$800 other than Self

Medical expenses are paid for by the employee (using their own funds) up to \$400/\$800













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

Provider submits to BCBS to process

BCBS sends Summary of Healthplan Payments to employee & DataPath a weekly claims feed

Employee receives bill from medical provider

Employee pays bill

How to Pay for Prescriptions, Medical Expenses & Other FSA/HSA-eligible Expenses

For employees enrolled in Health Reimbursement Arrangement (HRA) & Health Flexible Spending Account (FSA)

Example Based on Licensed Employee Group with GoldCDHP plan: Total Out-of-Pocket (OOP) Max. \$2500/\$5,000 other than Self - HRA \$2,100/\$4,200, Employee Deductible \$400/\$800

Paying For Prescriptions:

Prescriptions should be paid for using HRA funds (district dollars)







my**RSC**.

OOP Max \$1,400/\$2,800 Rx only

Employee picks up prescription

Employee uses MySource debit card to pay for prescription

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Paying For Medical Expenses: District pays first \$2,100/\$4,200 other than Self

Medical expenses should be paid for using HRA funds (district dollars) FIRST, up to \$2,100/\$4,200















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

Provider submits to BCBS to process

BCBS sends Summary of Healthplan Payments to employee & DataPath a weekly claims feed Employee receives bill from medical provider DataPath pays medical provider directly, by check Need to verify provider was paid? Check MyRSC portal

Paying For Medical Expenses: Employee pays second \$400/\$800 other than Self

Medical expenses can be paid for using FSA funds (employee dollars) up to \$400/\$800













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

Provider submits to BCBS to process

BCBS sends Summary of Healthplan Payments to employee & DataPath a weekly claims feed Employee receives bill from medical provider

Employee uses Summit debit card to pay the medical bill

For <u>FSA eligible expenses</u> (i.e. dental, vision):

FSA eligible expenses can be paid for using FSA funds (employee dollars)











Employee incurs an FSA eligible expense

Employee uses Summit debit card to pay for service

Employee gets a receipt

Save receipt, and submit on <u>Summit Employee</u> <u>portal</u> or <u>download mobile app</u> if substantiation required by DataPath

How to Pay for Prescriptions, Medical Expenses & Other FSA/HSA-eligible Expenses

For employees enrolled in Health Savings Account (HSA)

Example Based on Licensed Employee Group with SilverCDHP plan: Total Out-of-Pocket (OOP) Max.\$4,000/\$8,000 other than Self - HSA \$2,100/\$4,200, Employee deductible \$1,900/\$3,800

For Prescription Costs:

Prescriptions can be paid for using HSA funds (district dollars)











Employee picks up prescription

Employee uses HSAToday debit card to pay for prescription Employee gets a receipt

Save receipt, and submit on <u>HSAToday employee</u> <u>portal</u> or <u>download mobile app</u> if substantiation required by DataPath

For Medical Expenses:

Medical expenses can be paid for using HSA funds (district dollars)













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

Provider submits to BCBS to process BCBS sends Summary of Healthplan Payments to employee & DataPath a weekly claims feed Employee receives bill from medical provider Employee uses debit card to pay the medical bill

For HSA eligible expenses (i.e. dental, vision):

HSA eligible expenses can be paid for using HSA funds (district dollars OR employee dollars, if contributing)





Employee incurs an HSA eligible expense



Employee uses HSAToday debit card to pay for service



Employee gets a receipt



Save receipt, and submit on <u>HSAToday employee</u> portal, if substantiation required by DataPath