

Fred Beans Benefits Overview

...benefits education providing you
fuel for your engine!



Your Medical Plan Comes with a HRA. Here's How It Works:

What is a HRA?

Fred Beans offers a **Health Reimbursement Account** (HRA) in conjunction with the POS and HDHP medical plans, administered by IBC. An HRA is an employer-funded arrangement that reimburses you for certain medical expenses. The HRA account assists you and your eligible dependents with paying for claims applied towards your **in-network deductibles**. Office visit copays and prescription copays are NOT eligible expenses for the HRA program.

Fred Beans will contribute \$250 for individuals and \$500 for families to your HRA account at the beginning of each plan year (July 1st). If you are hired or join one of the plans mid-year due to a life event, the company contribution will be prorated based on when you join and the amount of months left in the plan year. Any unused funds will rollover to the next plan year up to a maximum of \$750 for individuals and \$1,500 for families.

If you were enrolled in one of the plans with the HRA for 2017 and didn't use any or all of your funds, the balance will be rolled over after a 3-month claims runout period (roughly by the beginning of October).

How do medical claims and HRA claims interact?

Your HRA is designed so that providers are paid directly for HRA claims. However, the processing of the medical claim and HRA claim occur in two distinct stages:

- First, the provider sends in a claim to IBC. The claim is processed through your medical coverage to determine: a) if the service is covered; b) how much to pay the provider; and c) if you are responsible for any portion of the payment (the member responsibility). If you signed up for electronic notifications, you will receive confirmation when the medical claim is processed. You may also log in to ibxpress.com and click on the Claim tab to view the status of the claim.
- Second, any member responsibility is then processed against the HRA. If the expense is part of the In-Network deductible and if there are HRA funds available, your health care provider will be paid directly by IBC out of the HRA. However, the HRA payment to the provider arrives about a week after the claim has been processed through your medical coverage. During this period, a provider may bill you for the service. It is important that you do not pay the provider for any services that are payable by the HRA.



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What is a Plan Activity Statement?

In addition to information on the member portal, you will receive a **plan activity statement**. The plan activity statement will present any medical claims that were processed (serving as an explanation of benefit or EOB) and will also present any payments made out of your HRA to your medical providers. If you do not use the member portal, you should keep these statements as they will provide a history of your medical claims and HRA payments.

The plan activity statement will arrive approximately monthly but only during periods where you had activity. If you use the member portal, you will be able to access copies of prior plan activity statements from the claims area.



HRA Frequently Asked Questions

How do I know the balance in my HRA?

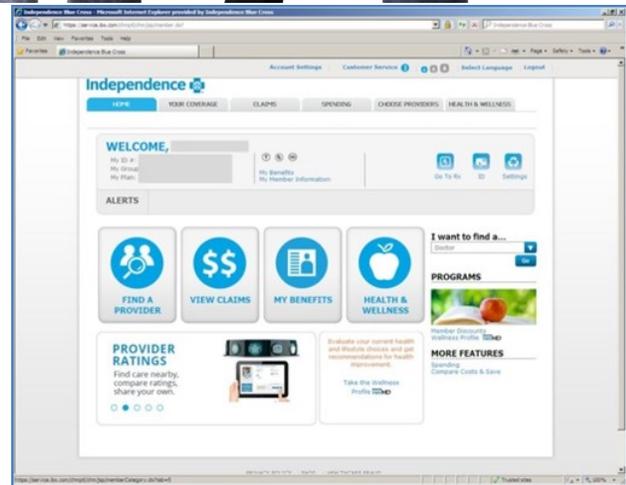
The easiest way to get your HRA balance is through ibxpress.com or the IBX mobile app. Once you log into www.ibxpress.com, select the *Spending* tab to see your HRA balance. You can also call the toll-free number on the back of your member ID (1-800-ASK-BLUE) and talk with a customer service representative.

How do I register for ibxpress.com?

If you have not already registered, you will need to go to www.ibxpress.com and click on the Register button on the top right hand side of the site. You will need to provide your Independence member ID or Social Security number to register.

Where do I get the IBX mobile app?

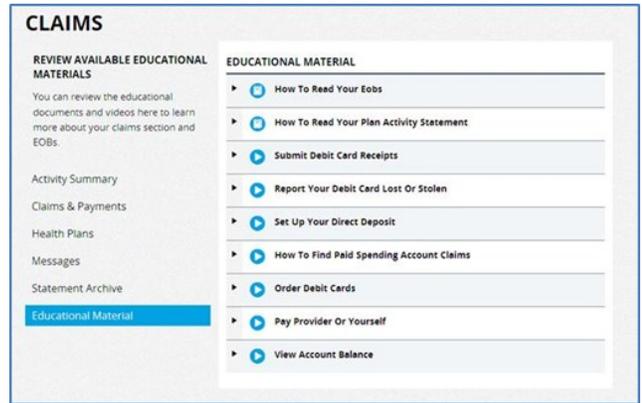
The IBX mobile app is available from iTunes for iPhone and iPad and from the Google Play store for Android. You will need to register at www.ibxpress.com first, before accessing your account from the IBX mobile app.



HRA Frequently Asked Questions (continued)

Where can I learn more about online capabilities?

From www.ibxpress.com, you can go to Claims or Spending tab and select “Educational Material” from the left hand navigation bar. This area includes short videos explaining how to set up direct deposit, submit claims, read your plan activity statement and more.



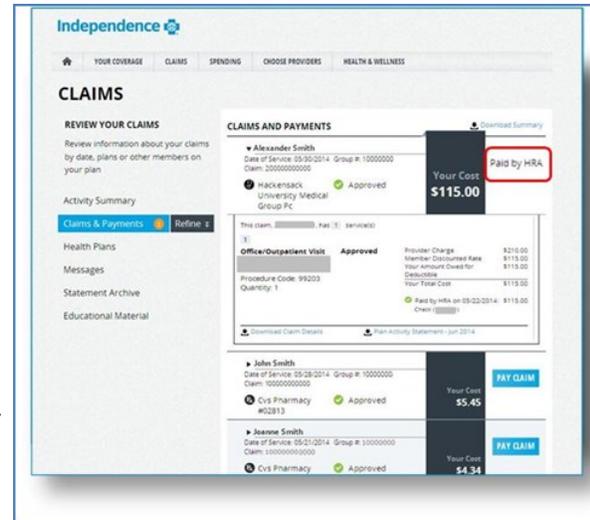
Should I tell my provider about the HRA?

Tell your provider you have an HRA. When you receive care, you have to let the doctor’s office know that you have a HRA .If there is money in your account, the payment will be sent directly to the provider from IBC.

What if I receive a bill from a provider?

If you receive a bill from a provider and believe you have funds in your HRA that should cover what you owe, check the status of your claim on your portal or the IBX app before paying the bill.

In many cases, you will see that the claim is being processed and that the provider will be paid soon. If you have questions about a claim, call the toll-free number on the back of your member ID.



How do I know if a claim has been paid by my HRA?

On www.ibxpress.com go to the **My Claims Overview** under **Claims & Spending**. The medical claims and spending account claims will display based upon date of service.

If the medical claim was paid by the HRA, you will see two rows, one showing the Approved medical claim, the other showing the Released HRA payment.

The plan activity statement will also show the medical claim with member liability and the HRA payment. Due to the timing of payments, there may be times when a medical claim and HRA payment process on two different plan activity statements.

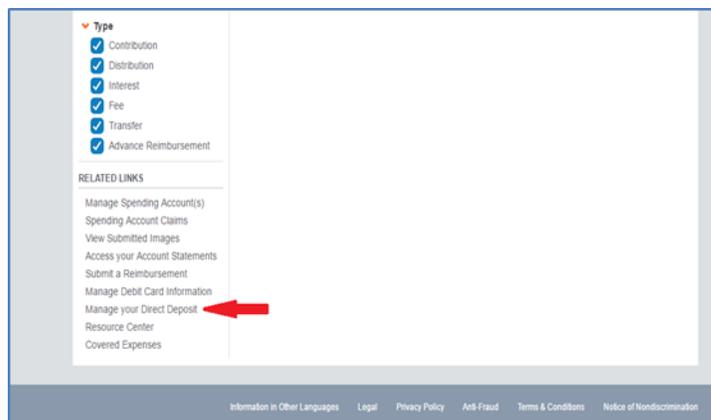
COVERAGE TYPE	MEMBER	DATE OF SERVICE	STATUS	YOUR COST
MEDICAL	[REDACTED]	07/28/2015	Approved	\$86.07
SPENDING	[REDACTED]	07/28/2015	Released	\$86.07

HRA Frequently Asked Questions (continued)

Why am I receiving a check or reimbursement from IBC?

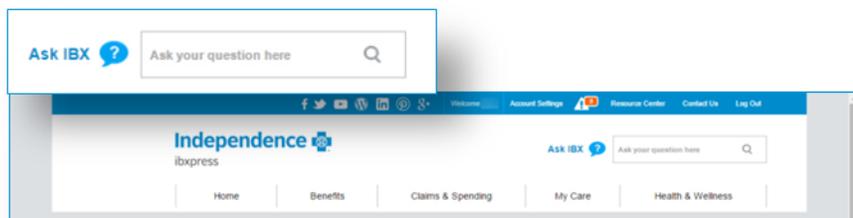
You will receive a check or reimbursement from IBC when one of the following occurs.

1. If you are enrolled in the HDHP you will be responsible for the negotiated cost of your prescriptions at the point-of-sale. If the expense is part of the deductible and if there are HRA funds available, you will be reimbursed by Independence out of the HRA. You will be reimbursement via check within 7 to 10 business days after the prescription claim has been processed. If you sign up for direct deposit through ibxpress.com, your reimbursement will arrive in 2 to 3 business days. Note: There is a \$25 check minimum, but no minimum on direct deposit
2. If a medical claim is reprocessed. When the incorrect amount that was paid directly to the provider is withdrawn, the adjusted HRA payment will be sent directly to you. In this instance, you should remit payment to the provider.
3. If the medical provider does not accept direct HRA payments.



Where do I go with other questions?

Call 1-800-ASK-BLUE to talk with an IBC customer service representative or you can visit the Resource Center at www.ibxpress.com which provides information on your HRA as well as other health-related information. There, you may also use the ASK IBX feature that provides you with answers to questions you may have related to your HRA spending account.



Stay tuned for future benefits education!

Next Issue - What is Telehealth Medicine? We will cover how the benefit works, how to register and how this convenience service pairs up with your other standard physician services under our medical plans.