

# On-Line Enrollment Instructions / HRA / FSA / Debit Card Information

Account Access

HRA Benefit

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## ACCOUNT ACCESS

- Visit: [www.bcbsvt.com/mymoney](http://www.bcbsvt.com/mymoney)
- **Employees who are on the districts health plan** – click on the HSA/HRA Login (see next page). This link will take you to the BCBSVT Member Resource login page. If you already have a username and password for the BCBSVT Member Portal, you can try it here. If you do not have a user name and password, you can create one by scrolling to the bottom of the page and clicking Register Now.
- **Employees who are not on the district health plan, but have a medical or dependent care FSA** – click on the FSA Member Login. You will need your welcome letter from Further/BCBSVT with your ID number in order to create your account. You can call 1-866-999-2605 for this information.

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## Get Started with Your MyMoney Account

Our health care spending and savings accounts are easily accessible via the links below, and give you more control of your health care and dependent care spending. The online portals are available 24/7. If you need further assistance, you can contact us at (866) 999-2605, Monday-Friday from 8:00am to 9:00pm ET.

[HSA/HRA Login  
\(using our Member Resource Center\)](#)

[FSA Member Login](#) ↗

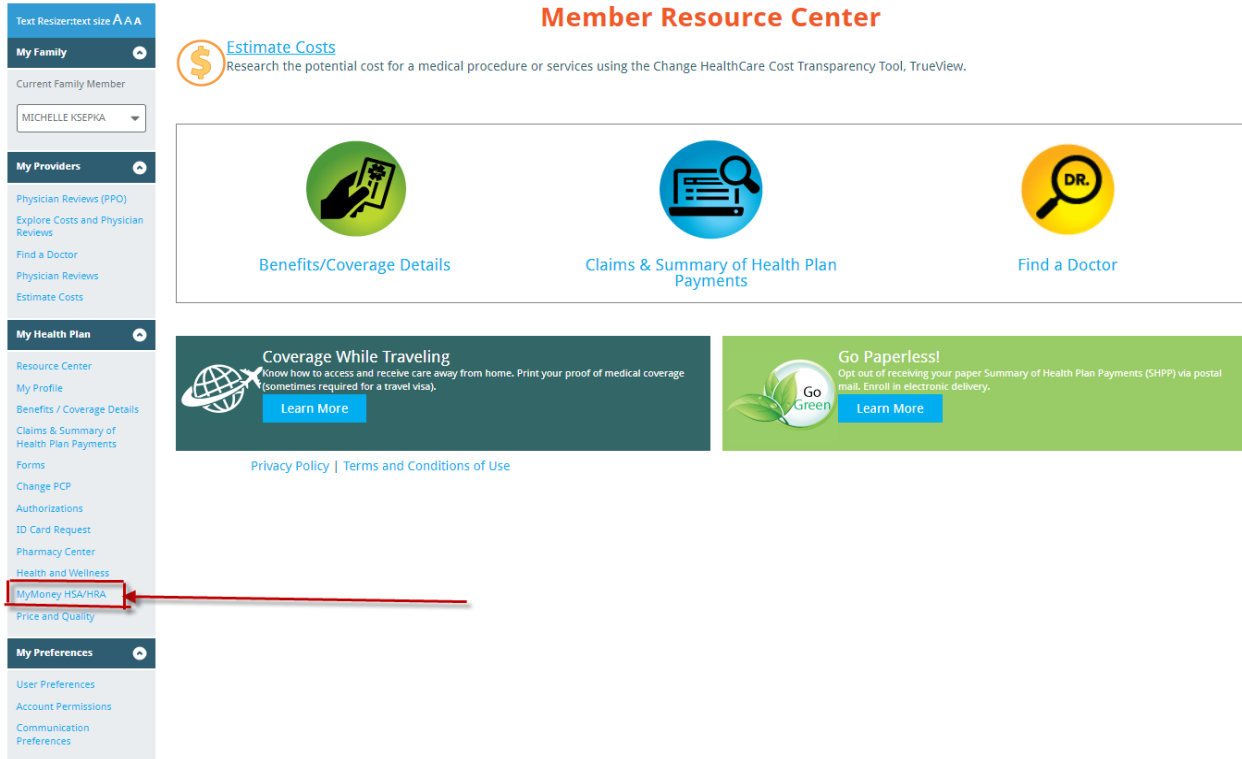
All of our spending and savings accounts include the following benefits:

- An online learning center with savings calculators, access to popular forms and educational materials to help you better understand your account options.
- Dedicated customer service support
- 24/7 access to the online portal

Visit the [online learning center](#) ↗ for more information about the MyMoney health spending and savings accounts.

**ACCOUNT ACCESS – continued**

- If you logged in using the HSA/HRA Login button, you are on the BCBS of VT Member Portal site and will need to navigate to the MyMoney site. To do this, click on the MyMoney link circled in red below to go to the MyMoney site to view your HRA and/or FSA accounts.
- If you logged in using the FSA member login, you are already on the MyMoney site.



**HRA BENEFIT – for employees on the district’s health plan – Effective 1-1-2023**

The HRA benefit for 2022 remains at the same level as 2021 and has two different benefits based on your contract. If your contract states that your benefits follow the Teachers, then the benefit is Licensed. If your contract states that your benefits follow the ESP, then the benefit is Non-Licensed. The benefit amount is reset each January 1.

	<u>Licensed</u>	<u>Non-Licensed</u>
Single	\$1,900	\$2,200
All Other	\$4,000	\$4,400

Once the HRA benefit has been exhausted, the employee is responsible for the remaining out of pocket maximum for the calendar year based on your health plan selection. This includes prescriptions. Here are the out of pocket costs for each plan after the HRA has been exhausted

	<u>Licensed Single / Licensed All Other</u>	<u>Non-Licensed Single / Non-Licensed All Other</u>
Gold CDHP	\$600 / \$1,000	\$300 / \$600
Silver CDHP	\$2,100 / \$4,000	\$1,800 / \$3,600
Platinum	\$900 / \$1,600	\$600 / \$1,200
Gold	\$1,200 / \$2,200	\$900 / \$1,800

## **HRA PROCESS**

### **Washington Central Unified Union School District**

#### **HRA Process**

1. Health participant sees a network provider (doctor, hospital, etc.) in the BCBS network. If the provider is out of network, prior approval is required.
2. Please do not pay the provider at the time of service.
3. The provider will bill BCBS based on services performed.
4. BCBS will process the claim and pay according to the plan terms.
5. BCBS sends processed health care claims weekly to the HRA processor for processing deductibles, co-insurance and co-pays up to the HRA limit.
6. The HRA processor pays provider directly for deductibles, co-insurance and co-pays up to the HRA limit.
7. You may receive a bill from your provider. Do not pay the bill unless the HRA has been exhausted.
8. Your HRA account on-line will reflect the payment.
9. You can view your account on [bcbsvt.com/my money](http://bcbsvt.com/my money) to verify payment.
10. The debit card is to be used for prescription payments at a pharmacy (if you are on the district's health plan); dental expenses or eye care (only if you have a medical FSA account). Using the debit card to pay any other medical bills may create problems in your account.
11. If an email or letter is received for a debit card transaction requesting a receipt or more information, it is the responsibility of the employee to provide proof of qualified purchase. Receipts must show an itemization of the purchase and cannot be just the register receipt. An employee who does not submit the requested information may owe funds back to the plan.

BCBS My Money Customer Support 1-866-999-2605

**DEBIT CARD** – for employees on the district’s health plan and/or medical FSA plan

- The envelope with your new debit card from Further will look like junk mail.
- Below is a screen shot of what the debit card will look like.



- ***The debit card should only be used for prescription purchases (HRA) or dental expenses and eye care but only if you have a medical FSA account.***

***Using the debit card to pay medical bills may create problems in your account.***