

Group HRA Virtual Office Hours

If you have questions about how your Group HRA works or how to file claims, please join OneDigital's virtual office hours



Wednesdays

7:30 – 8:30 AM Pacific
and
3:30 – 4:30 PM Pacific

First Thursday Evening of Every Month

7:30 – 8:30 PM Pacific

<https://onedigital.zoom.us/j/3923270383>

(Meeting ID: 392 327 0383)

We look forward to seeing you there!

Mae Hawkins

(971)346-8688

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Phaedra Anderson

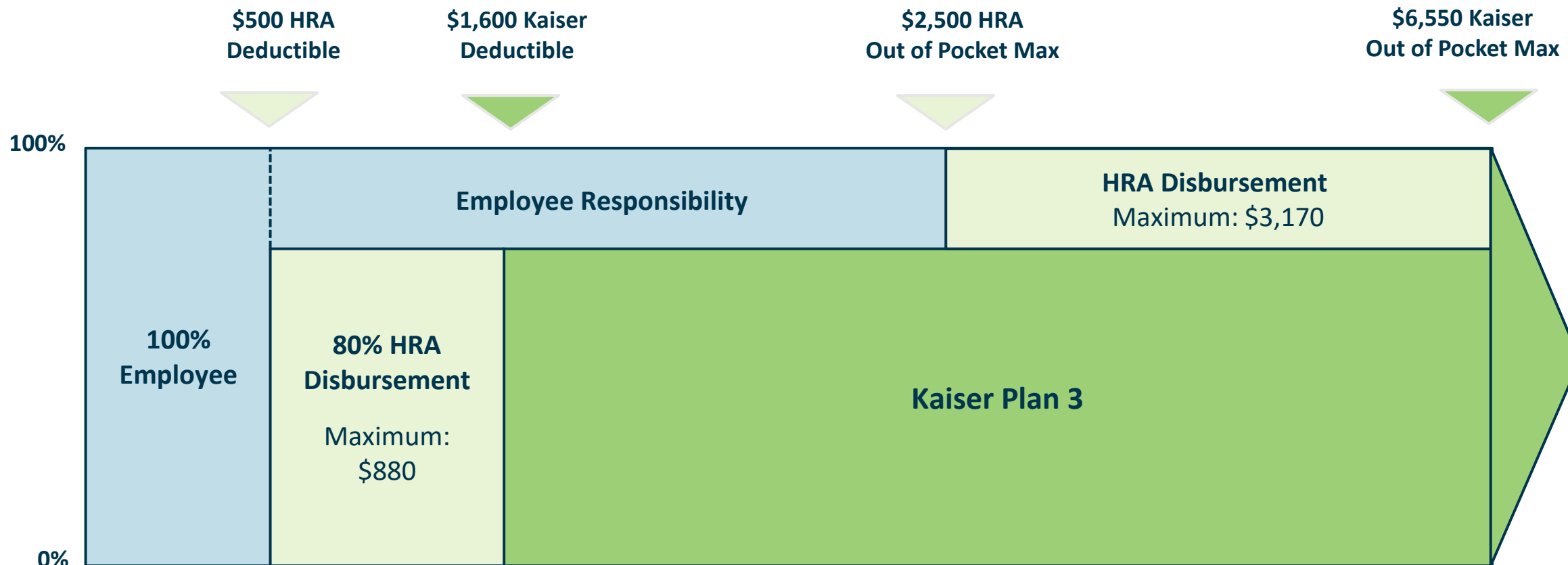
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How Kaiser Plan 3 Works | 2024-25 Plan Year

Hillsboro School District Group HRA
For a single employee (amounts doubled for Parties of 2 or More)



Please Note: For parties of 2 or More, the HRA Deductible will be \$1,000 and Out of Pocket Max will be \$5,000.

Employee Paid


HRA – Employer Paid

Kaiser Paid

How the Group HRA Plan Works | 2024-25 Plan Year

| Hillsboro School District | Kaiser Plan 3 w/HRA |
|---|--------------------------|
| Deductibles (Individual / Parties of 2 or More) | \$500 / \$1,000 |
| Prior to HRA Reimbursements | \$1,600 / \$3,200 |
| Combined Medical Out-of-Pocket Maximum (deductible, prescriptions, coinsurance & copayments) | \$2,500 / \$5,000 |
| Prior to HRA Reimbursements | \$6,550 / \$13,100 |

Please Note: For parties of 2 or More, the HRA Deductible will be \$1,000 and Out of Pocket Max will be \$5,000.



| Eligible Claims | Deductible | | Co-Insurance, Copays & Rx | | Kaiser |
|---|-------------------|-----------------------|---|----------------|---------------|
| | First \$500 | Next \$1,100 | First \$1,780 | Next \$3,170 | over \$6,550 |
| Who Pays & How Much (with Group HRA) | Employee \$500 | Employee 20% \$220 | Employee \$1,780 | HRA \$3,170 | Kaiser - 100% |
| | | HRA - 80% \$880 | Kaiser pays their portion directly to the provider. | | |

The HRA reimbursement is based on the employer's in-network group health plan.

Hillsboro School District

Section 105 Health Reimbursement Arrangement

Employee Instruction Sheet – Kaiser Plan 3

Hillsboro School District is continuing a Section 105 Health Reimbursement Arrangement (HRA) to help provide better health care to employees and their families. HRAs are being implemented by many employers to help manage increasing health care costs and to provide employees with an incentive to be better consumers of health care. They are working with Diversified Benefit Services, Inc. (DBS) to manage and administer the HRA. The program works as follows:

- Your employer implements changes to your Group Health Insurance Plan.
- You and/or your family members utilize your health plan as you normally would. The insurance company will process your claim and send an Explanation of Benefits form (EOB) to you. The EOB form shows the date of service, service provided, cost of the service, amount insurance paid on the claim, and the portion of the claim you are responsible for paying.
- When you receive an EOB statement or prescription drug tag, affix a completed 105-HRA claim form to the EOB statement or prescription drug tag. Send a **copy** of the documents to DBS, fax the forms to DBS at 262-367-5938, or file your claims online for processing.
- Prescription drugs are applied towards your deductible. You are required to pay for the prescription at the time of purchase. The HRA will reimburse you directly for prescription drug expenses.
- The DBS Claims Department reviews the claim. Eligible expenses are reimbursed directly to you based on the schedule below.
- If you provide DBS your email address, email notifications will be sent to inform you of claims received, reimbursements issued or requests for additional information needed to process your claims.
- Requests received by Friday (9:00 a.m. CST) will be processed the following Friday.

HRA Reimbursement Schedule – Kaiser Plan 3

| | |
|---|---|
| <u>Plan Year:</u> | 10/1/2024 – 09/30/2025 |
| <u>Eligible Expenses:</u> | Medical Deductibles, including prescription drugs, Coinsurance, Copays, including prescription drugs, incurred under the Employer Sponsored Group Health Plan |
| <u>In-network Out of Pocket Level:</u> | \$6,550 Single / \$13,100 Family |
| <u>Single Reimbursement Levels for the Plan Year:</u> | |
| First \$500 of in-network eligible expenses: | Employee Responsibility |
| Next \$1,100 of in-network eligible expenses: | Reimbursed by the HRA at 80% (\$880 HRA / \$220 Employee) |
| Next \$1,780 of in-network eligible expenses: | Employee Responsibility |
| Last \$3,170 of in-network eligible expenses: | Reimbursed by the HRA |



Family Reimbursement Levels for the Plan Year:

First \$1,000 of in-network eligible expenses:

Next \$2,200 of in-network eligible expenses:

Next \$3,560 of in-network eligible expenses:

Last \$6,340 of in-network eligible expenses:

Employee Responsibility

Reimbursed by the HRA at 80%
(*\$1,760 HRA / \$440 Employee*)

Employee Responsibility

Reimbursed by the HRA

The HRA reimbursement is based on the Employer's In-network Group Health Plan.

Additional Information:

- You are responsible for paying the doctor and/or hospital bills. You will be reimbursed directly after an EOB statement and completed claim form has been submitted.
- You must be an active employee on the Employer's Group Health Plan or on COBRA (under your current Employer's Group Health Plan) to receive payment.
- If you (or your family) have secondary insurance, please submit copies of the EOB forms from both carriers.
- Any portion of the expense reimbursed by the HRA **IS NOT** eligible for reimbursement under any other program or by any other source. This includes, but is not limited to, Insurance Plans and Flexible Spending Accounts. Any portion of an expense reimbursed by the HRA **IS NOT** eligible as a deduction on your income taxes.
- Reimbursements are tax-free to you.
- If another source reimburses you and/or a provider (i.e. doctor, hospital, and clinic) for an expense that the HRA also reimburses you for, you are responsible for paying back the HRA Plan.
- **At the end of each Plan Year you have a 92-day run-out period in which you may submit your claims.** If you terminate employment, you have a 90-day run-out period in which you may submit your claims.
- You have the right to waive participation in the HRA program for you and your family. You must waive participation each Plan Year and the waiver must be completed prior to the Plan Year beginning. Please see your Human Resource department for a waiver form.
- Your employer assumes the cost for the Plan's administration.
- Your employer reserves the right to cancel or modify this program at any time.
- This Employee Instruction Sheet is intended only as an overview of the HRA benefits. The HRA plan qualifications and limitations are stated in the Plan Document. The Plan Document determines how the HRA plan benefits will be administered.

If you have questions on the program, please call DBS at 1-800-234-1229.

www.dbsbenefits.com



Excellence in Benefit Management Solutions

Hillsboro School District
Health Reimbursement Arrangement
Employee Online Account Viewing Setup
(Provided by Diversified Benefit Services, Inc. (DBS))

As a Plan Participant, you have access to your account information through the DBS online account viewing system known as **A.S.A.P.**® - Advanced Strategic Administration Program. This system allows you to view your claim and reimbursement information related to your Plan.

To begin viewing your information you will need to create your personal online account. (All information provided is securely encrypted and protected.)

CREATING YOUR ONLINE ACCOUNT

1. Go to the DBS website at www.dbsbenefits.com
2. Click 'User Login' located on the top right of your screen.
3. On the Login screen, click on "Create New Account"
4. Enter your employer PIN: **HillsboroSD** (then click the red arrow)
5. Enter the New Account Information requested.
 - a. Your Email address is required.
 - b. You may choose any combination of characters (minimum of 8 characters) when entering your Login Name
 - c. You may choose any combination of characters, 1 upper case, 1 lower case and 1 numeric when entering your Password.
6. When you are finished click "submit". A message will indicate that your account has been successfully created. You will also receive an email confirmation.
7. You may now logon with your Login Name and Password and view your current account information.

Still Have Questions? Contact:

DBS Customer Service
(800)234-1229
Monday – Friday
6:30 AM – 3:00 PM Pacific



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Participant Information (please print):

Employer Name: Hillsboro School District

Participant Name: _____ Last Four Digits of SS#:

| | | | |
|--|--|--|--|
| | | | |
|--|--|--|--|

Participant Address: _____

City: _____ State: _____ Zip Code: _____

Telephone Number: _____ Email Address: _____

Check Box for New Account/Change/Cancel (please select one):

New Account Change Account Cancel Direct Deposit

Plan that you will Participate in for Direct Deposit

Section 105 Health Reimbursement Arrangement

Participant Banking Information:

I would like my reimbursements to be deposited to the account listed below:

Financial Institution: _____

Routing # (nine digits): _____ (is usually between the **⦿** symbols on your check)

Account #: _____ (is usually between the **||** symbols on your check)

Account Type:

- Checking (attach a voided or cancelled check)
- Savings (Please DO NOT attach a deposit slip. Most deposit slips have the bank's *internal* routing number. Please obtain the proper routing number from your financial institution.)

Please Read the Terms and Sign Below

I hereby authorize Diversified Benefit Services, Inc. (DBS) to reimburse amounts owed to me by initiating credit entries to my account at the financial institution listed above. Additionally, I hereby authorize the financial institution to accept and to credit any credit entries initiated by DBS to my account. I acknowledge and agree that in the event DBS deposits or credits funds incorrectly to my account, and/or in the case of an overpayment (fraudulent, inadvertent, or otherwise), I authorize my employer to debit my account for an amount not to exceed the original amount of the incorrect credit. I also agree to immediately inform DBS if I become aware of an overpayment and agree to reimburse the Plan Sponsor. I understand that DBS is responsible for the successful transaction of funds into my account. I agree to hold DBS harmless from loss and to indemnify DBS, limited to the amount of the deposit.

Any dispute arising out of or in connection with this agreement, if not resolved through other methods, shall be determined in accordance with the laws of the State of Wisconsin.

This authorization is to remain in full force and effect until my employer and financial institution have received written notice from me of its termination. The written notice shall be delivered in such a manner as to afford my employer and financial institution reasonable time to implement the change.

Participant Signature: _____ **Date:** _____

Diversified Benefit Services, Inc.
P.O. Box 260
Hartland, WI 53029
(262) 367-3300, (800) 234-1229
Fax (262) 367-5938
DBSbenefits.com