

Washington Central Unified Union School District

HRA Process with or without FSA

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 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