

# HRA Benefits Card

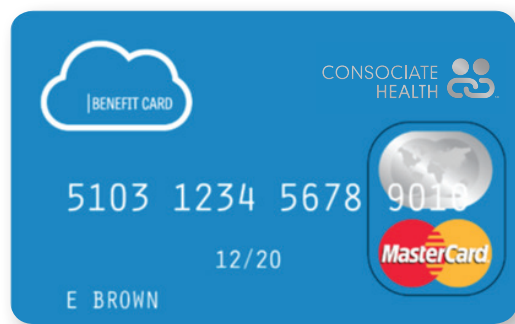
## Benefits Card

Our HRA offers the convenience of the Prepaid Benefits Card, a FlexCard designed like a MasterCard®, which allows employees to perform multiple functions with numerous healthcare vendors.

- Qualified purchases are deducted automatically from the HRA dollars available in your account
- View activity and balances online and via the Consociate FSA/HRA mobile app
- Automatic Substantiation reduces the need to submit receipts for reimbursement

### Here's how it works:

1. You will receive a set of 2 debit cards in the mail at your home address.
2. Review the card holder's terms and conditions mailed with your card.
3. Activate your card utilizing the instructions included with your card.
4. When you incur an eligible expense (such as an office visit copay or vision care expense) at a qualified provider, you can pay the provider with your Benefits Card.



## Benefits Card FAQ's

### Do I need to keep my receipts?

Yes, the IRS requires that we validate each Benefits card transaction. In some cases, we will use our claims data to accommodate this requirement. If we do not have the claims data or if the transaction cannot be validated, you will be required to provide documentation with receipts. Failure to submit the documentation/receipts can result in the expense being labeled as "ineligible". In this case, you would be obligated to repay the amount to the Plan. It can also result in deactivation of your card.

### May I access my HRA Funds without the Benefits Card?

Yes, if your provider or merchant does not accept MasterCard® or you elected not to use your Benefits Card, simply pay for your expenses and file a claim online via the mobile app or file a paper claim with the eligible documentation attached.

### Is this just like other MasterCard® Cards or Visa® Cards?

No. The Prepaid Benefits Card is a special-purpose MasterCard® Card or Visa® Card that can be used only for qualified health care/benefits expenses. There are no monthly bills and no interest.

### What if the Benefits Card is lost or stolen?

Participants should call Consociate to report a Card lost or stolen as soon as they realize it is missing, so we can turn off their current Card(s) and issue replacement Card(s). Replacement Cards are \$10 each, which will be deducted directly from the participant's HRA account.

### Do I have to wait for the money to be deposited in my account in order to make a claim for reimbursement?

Yes, you are only able to use funds previously contributed to your account.

# HRA Benefits Card FAQ's

## **Are there places the Benefits Card won't be accepted?**

Yes. The Card will not be accepted at locations that are not healthcare related or do not offer the eligible goods and services, such as department stores (unless they have pharmacies), hardware stores, restaurants, bookstores, gas stations and home improvement stores.

## **What if I lose my receipts/EOB or I accidentally swipe the Card for something that's not eligible?**

Usually the service provider can recreate an account history and provide a replacement receipt or EOB. In the event that a receipt cannot be located, recreated, or if the expense is ineligible for reimbursement, the Participant can send a check or money order to Consociate for the amount so it can be credited back to the participant's HRA account.

## **May participants use the Benefits Card for prescriptions ordered prior to activation of the Card?**

No. The Benefits Card must be activated prior to the order and/or purchase date of prescriptions. In some cases, participants need to wait 48 hours after activating the Card to purchase prescriptions at their pharmacy. For example, if the Card is activated on Tuesday, a prescription can be ordered and picked up on Thursday.

## **May participants use the Benefits Card if they receive a statement with a Patient Due Balance for a medical service?**

Yes. As long as they have money in their account for the balance due and the provider accepts MasterCard debit cards or Visa debit cards, participants can simply write the Benefits Card number on their statement and send it back to the provider.

## **How do participants know how much is in their account?**

Participants may view the balance in their accounts by logging on to the Consociate HRA portal, downloading the Consociate HRA app or calling Consociate's customer care team at the phone number located on the back of their card.

## **How will a participant know to submit receipts to verify a charge?**

The participant will receive a letter or email notification from Consociate if there is a need to submit a receipt. All receipts should be saved per the IRS regulations.

## **How many notices will I receive requesting documentation to verify a charge and what happens if I do not respond?**

Each participant will receive 3 notices requesting documentation for their charge. After the 3rd notice, Consociate will deactivate the participant's card until appropriate documentation is received or the expense is repaid.

## **What documentation do I need to submit my claim?**

All prescription reimbursement requests must include the receipt from the pharmacy and include the prescription number. All other healthcare reimbursement requests must include a bill for services or an Explanation of Benefits (EOB) which lists the services received. Cash register receipts or credit card payment slips are not considered valid receipts.

## **Do I receive a new card each year?**

No. The Benefits card generally has a 3 or 5 year card life. You will receive a new card approximately 1 month before the expiration date listed on your card. When you no longer have funds remaining, please hold on to your card for possible future contributions.