



# Funding Account Changes You Should Know

CDPHP® is partnering with HealthEquity® for the administration of Flexible Spending Accounts (FSAs) and Health Reimbursement Arrangements (HRAs).

You can access your account(s) and obtain your balance by signing in or registering at [member.cdphp.com](https://member.cdphp.com). Once you're logged in, you'll be able to connect with your HealthEquity account(s).

Visit [learn.healthequity.com/cdphp](https://learn.healthequity.com/cdphp) to learn more about your FSA/HRA benefits.

## The benefits of a HealthEquity funding account include:

- ✓ A single platform for all account types that puts exactly what you need all in one place.
- ✓ Powerful integration to ensure a faster, smoother administrative experience.
- ✓ US-based member support 24/7/365
- ✓ Online chat
- ✓ HealthEquity mobile app

## Important information for members with current CDPHP funding accounts

### HRA/FSA

- ▶ CDPHP will remain as plan administrator for your 2021 plan until the end of the runout period
- ▶ Continue to use the CDPHP member account for administration of your 2021 plan during the grace and/or runout period
- ▶ Your CDPHP member account will retain two years of account information for HRA/FSA plans
- ▶ Carryover funds, if applicable, will be sent to your HealthEquity account at the end of the runout period
- ▶ Members can expect a welcome kit with debit card (if available with your plan designed by your employer) and an HRA/FSA letter mailed directly to their door
- ▶ New cards will be issued to participant and spouse (if applicable) and must be activated
- ▶ Additional debit cards for eligible dependents can be ordered online or by calling HealthEquity at (866) 346-5800
- ▶ You can look forward to increased auto-substantiation rates
  - » HealthEquity algorithms use repetitive logic, copay matching, and provider data memory. Upload a receipt for the first transaction, and subsequent transactions will match automatically.

- ▶ HealthEquity offers convenient payment options dependent upon plan design
  - » Get reimbursed, pay by debit card, use online bill pay
  - » HealthEquity will send a **Virtual Payment** if paying a provider using online bill pay or if enrolled in an auto-pay provider plan
- ▶ HealthEquity is accessed via Single Sign On (SSO) from your CDPHP member account
- ▶ Direct access to HealthEquity member portal through username or email and password combination
- ▶ Integrated claims data to easily manage your account
  - » Medical claims integration schedule will be weekly
  - » Rx claims integration schedule will be bi-weekly
- ▶ Accounts must be activated via the HealthEquity website in order to use the mobile app

## HRA

- ▶ If you are enrolled on a post-deductible HRA, you will no longer be required to submit HRA claims forms to have eligible pharmacy expenses applied to the HRA deductible
- ▶ HRA payment and balance will no longer appear on the CDPHP medical plan EOB. You should go to the HealthEquity member portal to track HRA payments before making payment from your pocket

## FSA

- ▶ If you have dependents who are no-longer considered IRS-qualified dependents, ensure they are removed from your FSA account
  - » Medical plan enrollment and FSA enrollment can vary as the FSA funds can be used for dependents not enrolled in the medical plan
- ▶ If you are not making an FSA election upon renewal and have prior year carryover funds remaining, submit an FSA election form pledging \$0.00 for the new plan year to remain enrolled in your FSA and have access to prior year funds

## BEST PRACTICES

- ▶ Add your bank account details in the HealthEquity member portal to make it easier to send and receive money via **electronic funds transfer (EFT)**
- ▶ If your spouse and/or dependents age 18 or older are eligible, consider having them complete a **HealthEquity Release of Health Information** to unmask claim details, making it dramatically easier to validate expenses and manage claims and payments



### Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc. (CDPHP®) complies with applicable federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

### Multi-language Interpreter Services

ATENCIÓN: Si habla otro idioma que no es el inglés, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al número que figura en su tarjeta de identificación de miembro (TTY: 711).

注意：如果您使用的語言不是英語，您可以免費獲得語言援助服務。請致電您會員ID卡上的電話（聽力障礙電傳：711）。