

Your Health Reimbursement Arrangement (HRA)

PAYING YOU BACK FOR YOUR HEALTH CARE EXPENSES



A plan for life.



Health Care Reimbursements at No Cost to You

What is an HRA?

A health reimbursement arrangement (HRA) is an account funded by your employer on your behalf. It reimburses you for qualified medical expenses as determined by your employer, which can serve to fund the gap between your out-of-pocket health care expenses and your insurance coverage.

HRA Plan Design

Your employer determines how much to contribute to your account each year, as well as what expenses are eligible for reimbursement (such as deductible or pharmacy services). In addition, your employer decides when your HRA dollars are available to you. For example, you may be able to access your HRA dollars as soon as the plan year begins. Or, your employer may require you to pay a certain amount out-of-pocket (HRA deductible) or complete simple, healthy steps (Healthy Direction HRA) before you have access to your full HRA funds. Your employer will provide you with these details. Members can also view HRA benefit information online by logging in to member.cdphp.com.

How to Use Your HRA

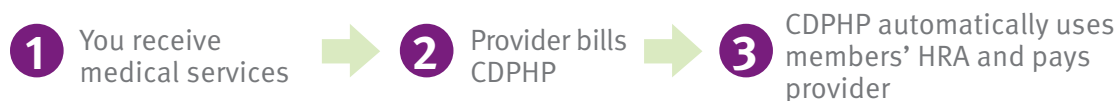
CDPHP® Claims Integration

CDPHP uses a unique claims integration feature that makes your HRA convenient and easy to use by eliminating the need to submit separate claims. All qualified medical expenses billed to CDPHP will utilize this feature. The process is simple:

1. Simply show your CDPHP member identification card when receiving care.
2. CDPHP will send you an Explanation of Benefits (EOB). The EOB is not a bill, but will provide you claim details, such as patient responsibility and amount withdrawn from your HRA.
3. Once your HRA funds are exhausted, you will begin receiving bills from your providers.

See the FAQs for more
information about
provider payment.

Three Easy Steps to HRA Claims Integration



Debit Card

You may be provided a debit card to be used for certain eligible expenses that are not paid through the CDPHP medical claims integration system. For example, if your HRA reimburses dental expenses, you may receive a debit card to be used for these services. Please keep in mind that debit card services may not account for specific health plan limitations, such as certain allowable drugs or preventive carve-out drugs, if applicable.

When using your debit card, always save your receipts. According to IRS guidelines, all transactions must be verified for coverage. If we cannot verify your transaction automatically, we may send you a substantiation letter asking you to provide additional documentation.

Filing Claims

CDPHP provides you convenient ways to submit claims for out-of-pocket expenses which are eligible for HRA reimbursements:

- ▶ Submit claims online by logging in to member.cdphp.com.
- ▶ Mail claims to CDPHP Health Funding, P.O. Box 6130, Albany, NY 12206-0130.

Claim forms can be found online at www.cdphp.com, or by calling 1-877-793-3960. All fields, including the subscriber's signature, are required in order to process payment.

Accessing Your HRA on member.cdphp.com

Logging into the CDPHP member site provides you an array of tools and features that can be easily leveraged:

- ▶ Check your account balance
- ▶ Review claim history
- ▶ Submit online claims
- ▶ Request additional debit cards
- ▶ Set up direct deposit
- ▶ Substantiate debit card transactions

If you have questions that you cannot resolve by reviewing the resources online, please do not hesitate to call the CDPHP health funding department at (518) 641-3770 or 1-877-793-3960, Monday – Friday, 8 a.m. to 5 p.m.



Using Your HRA:

Frequently Asked Questions

What do I do if my provider requests payment at time of service?

Although your provider may request payment at the time of service, it is preferable that you do not pay at that time, and let the claim be processed through CDPHP first. This will help ensure that your deductible is credited and the correct amount is withdrawn from your HRA. If the provider is requiring payment upfront, you can call the health funding department at CDPHP toll free at 1-877-793-3960 to have a funding specialist explain the integration process. If the provider still requires payment, you should not use your health funding debit card.

Can I submit a claim for a medical service prior to paying for it?

No, the service must be rendered before you can request payment.

How do I know how much is contributed to my HRA each plan year?

At the beginning of each plan year, your employer will notify you of the amount they will contribute to your HRA for that plan year. You can also track your account online by logging in to member.cdphp.com.

What if I have an HRA deductible?

Your employer may design your HRA to include a deductible. The HRA deductible is money that is paid out-of-pocket before your HRA funds are made available. Medical claims submitted to CDPHP will automatically apply toward your HRA deductible through the integration process. Any money paid out-of-pocket for prescriptions does not automatically apply to your HRA deductible. You must complete an HRA claim form and submit it along with your prescription receipts. You can mail or fax it to the address/fax listed on the HRA claim form, or you can submit online by logging in to member.cdphp.com.

How do I submit an expense for reimbursement?

You may submit claims online by logging in to member.cdphp.com. You can also download a form from our website, complete it, and mail it to: CDPHP Health Funding, P.O. Box 6130, Albany, NY 12206-0130.

What supporting documentation do I need to submit with my claim form?

Your supporting documentation must include:

- ▶ Name of provider
- ▶ Date of service/date product was purchased
- ▶ Type of service/product (drug name required for prescription claims)
- ▶ Your out-of-pocket expense for the service/product (amount not otherwise reimbursed)
- ▶ Name of employee or dependent for whom the service/product was provided

Do I need to send original documentation with my reimbursement request form?

Copies of statements, bills, or receipts are sufficient.

What happens if I use my HRA to pay for an item or service that was already covered by another source?

This practice, known as “double-dipping,” could have serious tax implications and/or result in the revocation of your health funding arrangement. By using your HRA, you are agreeing that you have not been and will not be reimbursed from any other source for those expenses. If you are covered by another form of insurance in addition to CDPHP, please let us know by completing a coordination of benefits form, which can be found at www.cdphp.com.

What happens to any amount left in my HRA that I do not use by the end of the plan year?

Unused fund balances may be carried over to the next coverage period depending on your employer’s plan design. The amount of the carryover is also determined by your employer’s plan design.

Will I get a new debit card at the start of each new plan year?

No, assuming that your plan doesn’t change and you remain eligible for the benefit, your card is good for three years.

Can my spouse or dependent use my debit card?

Yes, as long as your spouse or dependent (over the age of 18) is on your insurance plan. If you would like a covered spouse or adult dependent to have his or her own debit card, you can complete a Debit Card Request form by logging in to member.cdphp.com.

What do I do if my card is lost or stolen?

You can request additional cards by logging in to member.cdphp.com or by calling the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. They will deactivate the old card and issue you a new one.

Can I send in claims for my card transactions?

No. Because you have already used your account by paying with your card, you cannot receive reimbursement again from your account for the same service.

What do I do if the card is accidentally used for ineligible expenses?

If this happens, please contact the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960. Your debit card may be deactivated and you may need to send in an overpayment check to reimburse your account.

Where can I learn more?

Visit www.cdphp.com/consumer-directed-health to learn more about making the most of your HRA. You can also log in to member.cdphp.com to review your HRA details. If you have questions that you can't resolve by reviewing the resources online, don't hesitate to call the CDPHP Health Funding Department at (518) 641-3770 or 1-877-793-3960.

The information in this brochure is not intended to provide legal or tax advice. Consult with your own attorney and tax advisor for guidance.



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insights.cdphp.com/join 

Get fitness tips, wellness ideas,
and more! Follow us on social
and visit blog.cdphp.com.



A plan for life.

Discrimination is Against the Law

Capital District Physicians' Health Plan, Inc., CDPHP Universal Benefits, Inc., and Capital District Physicians' Healthcare Network, Inc. (collectively referred to as CDPHP®) comply with applicable federal civil rights laws and do 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）。

Capital District Physicians' Health Plan, Inc.
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CDPHP Universal Benefits,® Inc.

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