



Get to know your EBC HRA<sup>SM</sup> and your BESTflex Plan<sup>SM</sup>

	Health Reimbursement Account (HRA)	Health Care Flexible Spending (FSA)
<b>Type of Account</b>	The HRA is a Health Reimbursement Account designed to reimburse certain health expenses as defined by the Deaconess Health Plan. The HRA will be administered by Employee Benefits Corporation (EBC).	The Health Care Flexible Spending Account (FSA) allows you to pay for eligible health, dental, vision, prescription, medical expenses as defined by the federal government on a pretax basis. The FSA will also be administered by EBC.
<b>Will my balance rollover from year to year?</b>	Yes, any unused dollars will rollover to the next plan year automatically. There is a \$6,000 maximum rollover cap regardless of the number of dependents covered on the health plan.	No, FSA balances will <u>NOT</u> rollover from year to year, and funds not used by September 30th of each year are forfeited.
<b>What are eligible expenses?</b>	Medical expenses including copayments, coinsurance and deductibles.  Examples: physician visit, lab work, imaging, surgical-procedures, etc.	A full list of FSA eligible expenses can be found here: <a href="https://sig-is.org/eligible-product-list/eligible-product-list-overview">https://sig-is.org/eligible-product-list/eligible-product-list-overview</a> .
<b>Will I receive a debit card to pay for expenses?</b>	No, you will <u>NOT</u> receive a debit card for your HRA.	Yes, you will receive a debit card for your Health Care FSA, mailed to your home, from EBC. The EBC Benefit card is good for 3 years from when it is issued.
<b>How do I participate in the account?</b>	Participation is through completion of wellness activities and the employee must be enrolled in one of the two medical plans.	Any employee with 40+ authorized hours in a pay period may sign up for the FSA through ADP Benefits. You do not have to be enrolled in the medical insurance to participate.
<b>How will I pay for eligible expenses?</b>	Once an individual covered on the health plan incurs \$700 in medical expenses, reimbursement will automatically occur. Families will also receive reimbursement if their combined medical expenses exceed \$1,400.	FSA expenses for dental, vision, and prescription can be paid by using the EBC Benefit Card.  If enrolled in the Deaconess medical plan, medical expenses will be reimbursed automatically. If you are saving your FSA for a nonmedical expense, you need to call EBC to turn off auto substantiation.  If you are not enrolled in the Deaconess medical plan or you turn off auto substantiation, you will need to submit reimbursement requests manually with supporting documentation.
<b>Is direct deposit available for my reimbursements? If so, how does it work and how do I sign up?</b>	Yes, direct deposit is available. Log into My EBC Account through ADP Benefits, select EBC FSA HRA Link, and choose Direct Deposit from the menu. If direct deposit is not set up, you will receive paper checks.	Yes, direct deposit is available. Log into My EBC Account through ADP Benefits, select EBC FSA HRA Link, and choose Direct Deposit from the menu. If direct deposit is not set up, you will receive paper checks.



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<b>How is the account funded?</b>	<p>The HRA is funded by Deaconess and money is earned through the completion of designated wellness activities.</p> <p>Employees and spouses may each earn up to \$400 annually. That is a total of \$800 per family per year.</p> <p>Employees cannot contribute funds to the HRA plan.</p>	<p>FSA's are employee funded and biweekly amounts are withdrawn from each paycheck on a pretax basis.</p>
<b>How will the account work?</b>	<p>Once a claim is submitted to Deaconess OneCare, Deaconess OneCare will send a file with all eligible expenses directly to EBC on your behalf. EBC will reimburse your expense from your HRA account, and a check payable to you will be mailed to your home address. <u>You are responsible to pay the provider.</u></p>	<p>Deaconess OneCare will send a file with all eligible medical expenses directly to EBC on your behalf. EBC will reimburse your expense from your FSA account and a check payable to you will be mailed to your home address. <u>You are responsible to pay the provider.</u></p> <p>For prescription, vision and dental claims, employees can use the EBC Benefits Card to pay for eligible expenses at time of service.</p> <p>If employees do not use the EBC Benefits Card, claims must be submitted manually.</p> <p>Employees not enrolled in the medical plan must submit all medical claims manually.</p>
<b>What documentation is needed to substantiate my claims?</b>	<p>You will NOT submit documentation for HRA expenses. Documentation will be sent directly to EBC from Deaconess OneCare on your behalf.</p>	<p>For the Health Care FSA, you will need to include the following items for expenses:</p> <ul style="list-style-type: none"> <li>•Date of Service</li> <li>•Type of Service</li> <li>•Amount of the expense incurred</li> <li>•Name of service provider</li> </ul> <p>An Explanation of Benefits (EOB) from the insurance carrier or an itemized receipt with this information is usually sufficient.</p>
<b>Will I need to substantiate all medical, dental, vision or prescription expenses when I use my Health Care FSA? How do I do that?</b>	<p>You will NOT need to submit documentation for HRA expenses.</p> <p>HRA is NOT eligible for dental, vision, or prescription expenses.</p>	<p>If you use your EBC Benefits Card to pay for prescription, dental or vision expenses, many charges will be auto substantiated. If you do not use your Benefits Card and wish to submit a claim after you have already paid for it, you will always need to substantiate.</p> <p>If you are not enrolled in the medical plan, then you will always need to substantiate medical claims.</p> <p>To substantiate a claim, you can mail in your receipt or take a photo of your receipt and submit it online or using the mobile app. Remember to always save your receipts and EOBs!</p>