

# Health Reimbursement Account (HRA) Frequently Asked Questions

## Health Reimbursement Account (HRA)

### What is a health reimbursement account?

The Health Reimbursement Account (HRA) is an employer-funded plan that reimburses employees for medical expenses not covered by company-sponsored insurance. The State of Florida's HRA works like a healthcare flexible spending account. Use it to pay for eligible medical, dental, vision and prescription expenses.

### What is the post-deductible HRA?

If you are enrolled in a high deductible health plan (HDHP), you are eligible for the post-deductible HRA.

### How will I benefit from using an HRA?

With an HRA, you pay for eligible healthcare expenses with tax-free dollars. You will not have to pay federal or Social Security taxes on the money put into the account. There is no maximum on the amount that can be contributed during the plan year and the funds roll over from year to year. The more you use your account, the more money you save.

### How do I enroll in the HRA?

You do not need to enroll in the plan. You can however select an HRA as your account of choice for which to have your **Shared Savings** rewards credited. You can make your selection at Open Enrollment time, or at any other time of the year. To make your HRA selection, log in to *People First*, choose the *Shared Savings* Quick Link, and then walk through the steps to make an account selection. The account choices you are provided are based on what type of medical plan for which you are enrolled.

## The Shared Savings Program and the HRA

### What is the Shared Savings Program?

The Shared Savings Program is a collection of voluntary benefits available to members enrolled in a State Group Insurance health plan. Any State Group Insurance health plan enrollee is eligible to receive a rewardable healthcare service by using the Healthcare Bluebook website or receiving a "bundled" medical service from Surgery Plus. Once the healthcare service and reward amount is validated, the reward is credited to an HRA, post-deductible HRA (for enrollees in a high deductible health plan), flexible spending account (FSA), limited purpose FSA (for enrollees in a high deductible health plan), or an HSA.

### What is Healthcare Bluebook?

Healthcare Bluebook is a transparency provider that helps to make shopping for healthcare easier by providing an intuitive, easy-to-use web and mobile platform that enables members to look up services and compare providers on cost and quality. Knowing price and quality before receiving care can save you hundreds or even thousands of dollars and ensure that you receive the best possible care.

### What is Surgery Plus?

Surgery Plus is a voluntary surgical benefit that offers pre-negotiated, bundled rates for hundreds of the most common, highest-volume planned medical procedures. Bundled rates for an episode of care include physician, anesthesia, facility and pharmacy fees resulting in simplified billing and overall cost savings.



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### **Where do I go to make my Shared Savings Program account selections?**

Log in to *People First*. Choose the *Shared Savings* Quick Link on the left-hand side of the screen. Walk through the selection process any time during the year. You may also make your shared savings selections through the Open Enrollment process in the People First system.

### **Am I able to change my Shared Savings selections? When can I? How often can I?**

Yes. You may change your Shared Savings Program account selections at any time of the year and as often as you would like.

### **Can I put my own money into the HRA?**

No. Only an employer can fund an HRA.

### **Is there a maximum amount that can be credited to my HRA?**

No. There is no annual maximum amount that can be credited to the HRA.

### **When can I begin to earn rewards through the Shared Savings Program?**

You can begin earning rewards beginning January 1, 2019.

### **When will I see my reward into the HRA?**

It depends. It is anticipated that rewards earned through Surgery Plus will be credited to the enrollee's account between one and three months from the date the healthcare service was received. For rewards earned through Healthcare Bluebook, it is anticipated that rewards will be credited to the enrollee's account between two and four months from the date the healthcare provider submits the healthcare claim to the health insurance carrier.

## **Reimbursements from the HRA**

### **How do I receive reimbursements?**

You can submit a claim by using the free mobile app (available through the Google Play Store or Apple's App Store); submit an online claim through the Chard Snyder online portal; or mail or fax in a paper claim form. Supporting documentation can be a receipt, a bill, an Explanation of Benefits (EOB) summary or any documentation that provides the date of service, the type of service, the service provider's name and the amount. After the claim has been reviewed and the expense approved, payment is then issued to you via direct deposit or check.

### **How long will it take to be reimbursed by Chard Snyder?**

The claims review process generally takes between 24 and 48 hours for approval. Once a claim has been approved, you will receive reimbursement by direct deposit within 48 hours. Checks will also be mailed within 48 hours of claim approval. If a claim is not approved or additional documentation is needed, Chard Snyder will notify you.

### **Do I need to set up direct deposit with Chard Snyder for my HRA reimbursement?**

If you would like to have Chard Snyder reimburse you for claims directly into your personal checking or savings account, yes. To update your banking information, log in to *People First*; click the *Chard Snyder* Quick Link; and navigate to the *Profile* tab. If you prefer to receive a check, you do not need to provide your banking information.



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### What is an eligible expense?

An eligible expense is any healthcare expense approved by the IRS for reimbursement through the plan. These eligible expenses are often the same expenses allowed for income tax return deductions. Expenses reimbursed through an HRA cannot be itemized and resubmitted through an income tax return. Eligible expenses include items and services incurred by you, your spouse and any of your qualified dependents. You may not use your HRA for pre-payment of services or health insurance premiums.

Use the Eligible Expense Scanner feature in the Chard Snyder mobile app to check items for eligibility.

To access the complete and up-to-date list of eligible items online, log in to *People First*; click the *Chard Snyder* Quick Link; navigate to the *Tools & Support* tab; and click *Eligible Expenses List*.

### What happens to funds at the end of the plan year?

The funds in your HRA will rollover from year to year.

### Do I enroll each plan year?

No. Your HRA balance will roll over to the next plan year provided you do not make any changes. If you have money left in your account at the end of the plan year, the full amount will carry over to the next plan year.

## Chard Snyder Benefit Card Questions

### Do I have to use the Benefit Card or can I submit claims and be reimbursed?

You may submit claims and be reimbursed. The card is a convenience but you are not required to use it.

### If I make a purchase without the Benefit Card, how do I submit a claim for reimbursement?

You can submit claims to Chard Snyder by fax, through the mail, online or by using the Chard Snyder Mobile app. You will need a claim form to submit claims through the mail. The claim form is available on the *myBenefits* website and on the Chard Snyder Chard Snyder Information Portal, accessed through the *People First* website.

**Online:** Log in to *People First* and click on the *Chard Snyder* Quick Link. Select *File A Claim*. Enter the claim information, upload receipts and click *Submit*.

**Mobile App:** Download the Chard Snyder Mobile app from your app store. Use the instructions below to log in and set up your four-digit passcode. Tap on the *File A Claim* button. Enter the claim information, upload receipts and click *Submit*.

**Fax:** 888.245.8452 (Please DO NOT include a fax cover page.)

**Mail:** Send claim form and copies of receipts to 6867 Cintas Boulevard, Mason, OH 45040.

### May I use the Benefit Card if I receive a statement due for a medical service?

As long as the date of service is within the plan year, you have enough money in your account to cover the balance due and the provider accepts MasterCard, you can simply write the card number on the statement and send it back to the provider or call the provider and give the card number and expiration date (MM/YY) over the phone.

### What happens to my Benefit Card when my employment is terminated or I resign?

Card privileges are closed when we receive notification of a termination or resignation. You may continue to submit claims by fax, through the mail, online or by using the Chard Snyder Mobile app for purchases and services that were incurred before the date of your last payroll warrant. Please contact us if you need assistance accessing your account.



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## Verifying Expenses

### **I was informed that there would be no paperwork needed with this card. Why did I just receive a notification asking for information?**

A high percentage of transactions are automatically approved. The IRS requires you to save all your receipts in this program in case you are audited. The IRS requires Chard Snyder to verify expenses and you may be asked to submit copies of your itemized receipts to verify that your expenses comply with IRS guidelines. If the Chard Snyder Benefit Card system cannot verify that the expense meets IRS guidelines, Chard Snyder will ask you to submit copies of your itemized receipts.

Each receipt must show the merchant or provider's name, the service received or the item purchased as well as the date of the expense/service and the amount paid. Handwritten notes, credit card transaction receipts or previous balance receipts cannot be used to verify a transaction.

### **Why was my transaction selected for an audit?**

Your transaction was not audited. When you use your Benefit Card to pay for services from a medical provider such as a hospital, clinic, doctor or dentist, you may receive notification from Chard Snyder asking you to provide paperwork to verify that your claim was for an eligible expense. For example, the IRS requires us to confirm that you went to the dentist for a check-up and not for teeth-whitening and that the date of service occurred within the time period covered by your plan.

Many vendors code over-the-counter merchandise such as bandages and prescriptions so that the Benefit Card recognizes them at the cash register. This is known as the IIAS system and these purchases do not require further approval.

Some vendors choose not to participate in the IIAS system but are certified so that you may use the card. When you use the card at certified vendors you will receive notification from Chard Snyder asking for copies of your receipts.

### **Can I have my provider send you the information you are requesting?**

Yes. Please make sure the provider includes the cardholder's name and employer so that we can match the information to your account. We also recommend that you obtain a copy of the information for your file in case you are audited by the IRS.

### **Why can't Chard Snyder call the provider and ask for the information that is needed?**

It is your responsibility to send this information when requested. Chard Snyder cannot contact the provider on your behalf because of HIPAA regulations.

### **What if I lose my receipt?**

Usually the service provider can provide an account history or replacement receipt. If a receipt cannot be located or recreated, you will be asked to substitute a claim or send a check or money order to the Division of State Group Insurance (DSGI) so the amount can be credited back to your account.

### **What if I fail to submit receipts to verify a charge?**

If your claim needs to be verified, you will receive notification from Chard Snyder requesting an itemized receipt, insurance EOB's or an itemized statement from your doctor or provider.

- If we do not receive a response, your Benefit Card will be suspended.
- To reinstate your card, you must provide the required records or repay the amount in question by sending a check or money order to DSGI.
- If you fail to take one of the actions above, the state will initiate involuntary wage deductions for employees and collections proceedings for former employees.



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## General Questions

### How do I access my account online?

Use the Chard Snyder Information Portal to check your account balance or make a distribution. Here's how to get in:

1. Log in to *People First*.
2. Click on the *Chard Snyder* Quick Link.

### Does Chard Snyder offer a mobile app?

Yes! Our mobile app offers an additional way to manage your plan. Use your smartphone or tablet to do the following:

- Scan for eligible items with the Expense Scanner
- Check your balance for any plan
- Review transaction details
- Pay your service provider
- Submit claims for your HRA
- See the status of claims
- Submit receipts
- Free from your app store

### How do I log in to the mobile app?

To use the Chard Snyder Mobile app from your smartphone or tablet, do the following:

1. Download the Chard Snyder Mobile app from your app store.
2. Click the icon for the app.
3. Enter your username. It will be your People First ID number.
4. Enter your password. This will default as "Pf" and your date of birth in the following format: PfMMDDYY.
5. Create a four-digit passcode to use each time you log in through your mobile device.

### What happens to the funds in my HRA if I am no longer employed by the State of Florida?

If you leave your current place of employment, you have 90 days to submit claims for reimbursement from the date of your last day at the State. Should you choose to remain on the medical plan by electing COBRA, you will also have access to the HRA while you are actively on COBRA.

### Does Chard Snyder offer customer service via instant chat?

Yes, Live Chat is available Monday through Friday, 8 am to 5 pm Eastern time.

**Whom do I contact for more information?**

If you require any assistance with your HRA:

**Phone:** 855.824.9284 - Customer service representatives are available Monday through Friday, 8 am to 8 pm Eastern time.

**Email:** FloridaAskPenny@chard-snyder.com  
For security reasons, please do not send claims or personal information through email.

**Chat:** Customer service representatives are available to chat 8 am through 5 pm Eastern time, Monday through Friday. Log in to *People First*, click the *Chard Snyder* Quick Link; navigate to the *Tools & Support* tab; and click on *Chat with us* link under Quick Links.



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