

How to Provide Documentation for the HRA/Health Spending Account

The HRA/Health Spending Account needs to verify your service in question – they call this “substantiation”.

If you enroll, or are enrolled in the Silver plan, please note that the Silver plan does not have automatic HRA/Health Spending Account payments or automatic substantiation. This is because the plan allows you to choose how you want to spend your HRA/Health Spending Account Dollars. You may spend them in the following ways:

1. In-network medical copays
2. In-network medical deductible services
3. Out-of-network medical deductible services
4. Prescription drug copays

To begin:

Please go online to www.ibx.com. If you have not registered, please register and make sure to save your login information safely (username and password). This will enable you to see your Independent Blue Cross (IBC) claims as well as your HRA/Health Spending Account claims.

The HRA/Health Spending Account is looking for documentation to authenticate/substantiate your purchase. You may download the Explanation of Benefit (EOB) and then upload it to the HRA/Health Spending Account. Please note that receipts usually do not have all the information required but the EOB does.

To download an EOB and upload it to the HRA/Health Spending Account **Online**:

Please go online to www.ibx.com, login, click on "Select to View" (Current Plan or Past Plan), click on "View My Claims".

- a. Scroll down to the claim date and service that is in question, click on "View Details", then click on "Explanation of Benefits" and download the document into your computer.
- b. Next, on the left side of the page are icons - click on the third one down labeled "Claims & Finances", then choose "Spending Account" - this is your HRA/Health Spending Account.
- c. On the top left side of the page, click on the "MENU" Button. A drop-down box will appear - click on "Spending Accounts", then click on "Benefit Account Summary" - this shows a summary of your HRA Claims so far this year (7/1 through 6/30).
- d. Next, click on "Account Activity" and go to the transaction that requires a receipt - there should be a "Pending Transactions" button to click on. Follow the prompts and at some point you will be asked to upload your documentation - please upload the EOB as this has all the information required.
- e. If your transaction does not appear, then go back to the "MENU" Button. A drop-down box will appear - click on "Spending Accounts", then click on "Add Request for Reimbursement" and follow the prompts. At some point you will be asked to upload your documentation - please upload the EOB as this has all the information needed.

f. You may also submit for reimbursement **by Paper** - please complete the attached HRA Claim form, attach your Explanation of Benefit (EOB), and mail or fax it to them at the address on the form.

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Other Contacts:

HRA/Health Spending Account Services

Customer Service: 1-800-275-2583

Benefit Advocate Center

Phone: (833) 245-4074

Email: bac.rosetreemediaschooldistrictadvocates@ajg.com

Independence Blue Cross:

Customer Service: 1-800-275-2583