# How Do My Medical Plan, FSA and HRA Work Together?

<table>
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<tr>
<th>Common Services</th>
<th>Medical Plan</th>
<th>Flexible Spending Account (FSA)</th>
<th>Health Reimbursement Account (HRA)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prescriptions (pharmacy or Express Scripts mail order)</td>
<td>You will pay a copay. (<em>Copay amounts do not apply to your deductible.</em>) The plan pays the remainder of the allowed amount.</td>
<td>You can pay your copays with your FSA.*</td>
<td>HRA funds cannot be used for copays.</td>
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<tr>
<td>Office visit to a health care provider or clinic, outpatient mental/behavioral health</td>
<td>The plan pays 100% of the allowed amount for most preventative care, including prenatal/postnatal visits. You will pay a copay for other visits. (<em>Copay amounts do not apply to your deductible.</em>) The plan pays the remainder of the allowed amount.</td>
<td>You can pay your copays with your FSA.*</td>
<td>HRA funds cannot be used for copays.</td>
</tr>
<tr>
<td>Urgent or Emergency Care (If admitted, see coverage under Hospital stay and inpatient services)</td>
<td>You will pay a copay. (<em>Copay amounts do not apply to your deductible.</em>) The plan pays the remainder of the allowed amount.</td>
<td>You can pay your copays with your FSA.*</td>
<td>HRA funds cannot be used for copays.</td>
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<tr>
<td>Diagnostic Tests (X-ray, blood work), Imaging (CT/PET Scans, MRIs), Outpatient Surgery, Hospital stay, Maternity (delivery and inpatient services), Rehabilitation services, and other covered services</td>
<td>Deductible applies first: $1,000 per member or $2,000 per family. You will pay the first half of the deductible - $500 per member or $1,000 per family. The HRA will pay the second half. The plan pays the remainder of the allowed amount.</td>
<td>You can pay your portion of the deductible with your FSA.* See next page for details of this process.</td>
<td>Once you have paid your portion of the deductible, payments are made automatically from your HRA to the provider, until the full deductible is met.</td>
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<tr>
<td>Dental Office Visits, Glasses/Contacts, acupuncture, over-the-counter medications</td>
<td>Not covered by Medical Plan See dental plan and vision plan for more details on covered services/amounts.</td>
<td>You can use your FSA* to pay for Qualified Medical Expenses, including out-of-pocket costs for dental and vision. Some items (like over-the-counter) require a letter of medical necessity from your doctor.</td>
<td>HRA funds cannot be used for services not covered by the medical plan.</td>
</tr>
</tbody>
</table>

* You can use your FSA debit card with the pharmacy/provider, request a payment to the provider from your FSA online, or you can pay with another form of payment and reimburse yourself from your FSA. Documentation may be required.
Step-By-Step Process – Deductible Applies First

A. Visit a medical provider for necessary services.

1. **You may receive a bill from the provider first.**
   IMPORTANT: To avoid overpayment, please confirm that the next steps are complete before making any payments.

2. **Provider sends the claim to the health plan.**
   BCBS of Massachusetts will evaluate your claims and sends you an Explanation Of Benefits (EOB) by mail and BCBS MyBlue, detailing amounts you owe and amounts they will adjust and pay. An electronic Claim is also sent to your HealthEquity account.

3. **You pay your portion of the bill (first half of the deductible).**
   Once the amount on the bill from the Provider matches the amount on the BCBS EOB / HealthEquity Claim, you can use your FSA to pay your portion of the deductible. See instructions below.

4. **HealthEquity pays a portion of the bill (second half of the deductible).**
   After you have met the first half of the deductible, HealthEquity automatically pays the provider from your HRA until the second half of the deductible is met.

5. **BCBS pays the remainder of allowed amounts for services where deductibles apply.**

B. Login to HealthEquity

1. **First Time Users** - Create User Name and Password (see First Time Login Guide).

2. **Pay your bill using funds from your FSA** (using one of the following options):
   - HealthEquity Visa - contact your provider and pay with your health account card.
   - Pay Provider (under View Claims) - send a payment to the provider.
   - Reimburse Me (under View Claims) - pay with another form of payment and reimburse yourself.

3. **Card Transactions Requiring Documentation.**
   When you use the HealthEquity Visa, you will receive notification that you need to match the claim to your card payment.

4. **Instructions:** watch this “Claims & Payments” overview video.

C. Login to BCBS MyBlue

1. **First Time Users** - Create Account.

2. **View your Explanation of Benefits** (optional) - view more details of adjustments and payments made by the plan and the portion you are responsible for.