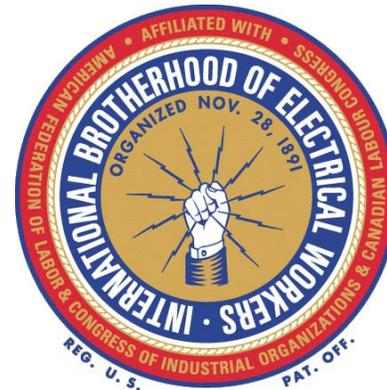


August 26<sup>th</sup>, 2019  
August 27<sup>th</sup>, 2019



# Health Reimbursement Account



# NECA-LOCAL No. 145 IBEW Agenda



- Introductions
- HRA Administration
- Features
  - HRA Member Portal
  - HRA Mobile App
  - HRA Benefits Card
- FAQs

# Consociate HRA Administration



- Consociate became the new Administrator on October 1, 2018.
- The HRA Plan Design did not change.
- IRS governs HRA Accounts and the Administration of all Accounts, so if IRS regulations are not followed, then amounts in the HRA can become taxable income. The IRS has strict regulations on what can be considered an eligible expense and on when documentation must be requested on card transactions.

# Consociate HRA Administration



- **Industry Expert since 1995**
  - Administer FSA/HRA Benefits for over 120 Clients with over 14,000 participants.
- **Fast and Accessible Service: 24/7**
  - HRA Benefits Card
  - Mobile App – Consociate FSA-HRA Mobile
  - Web Portal – [www.consociatehra.com](http://www.consociatehra.com)
- **Live Personalized Customer Call Center (No Voicemail)**
  - Monday through Friday 8:00 am to 5:00 pm cst
  - NECA-LOCAL No. 145 IBEW Number is (888) 242-4357
- **Quick Claim Processing**
  - All claims are processed within 3 business days, with our average processing at .97 (less than 1 day)
  - Direct Deposits will be issued weekly

# HRA Features



## Member Portal

Robust, branded portal empowers consumers, providing everything they need to know about their account, with an industry-leading design that enables quick and easy navigation of content



## Convenient Self Service 24x7

- Member Portal
- Mobile application



## Automated Communications

Over 10 statements and notifications – all accessible via e-mail, consumer portal, and mail when necessary.



## Mobile App

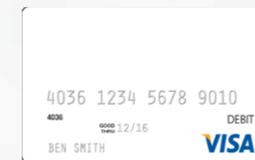
Mobile app lets members manage their CDH accounts right from their phone



## Flexible Payment Options

Consumer can choose from:

- Debit card, which increases consumer satisfaction by reducing paperwork.
- Consumer-Initiated Payment on Consumer Portal

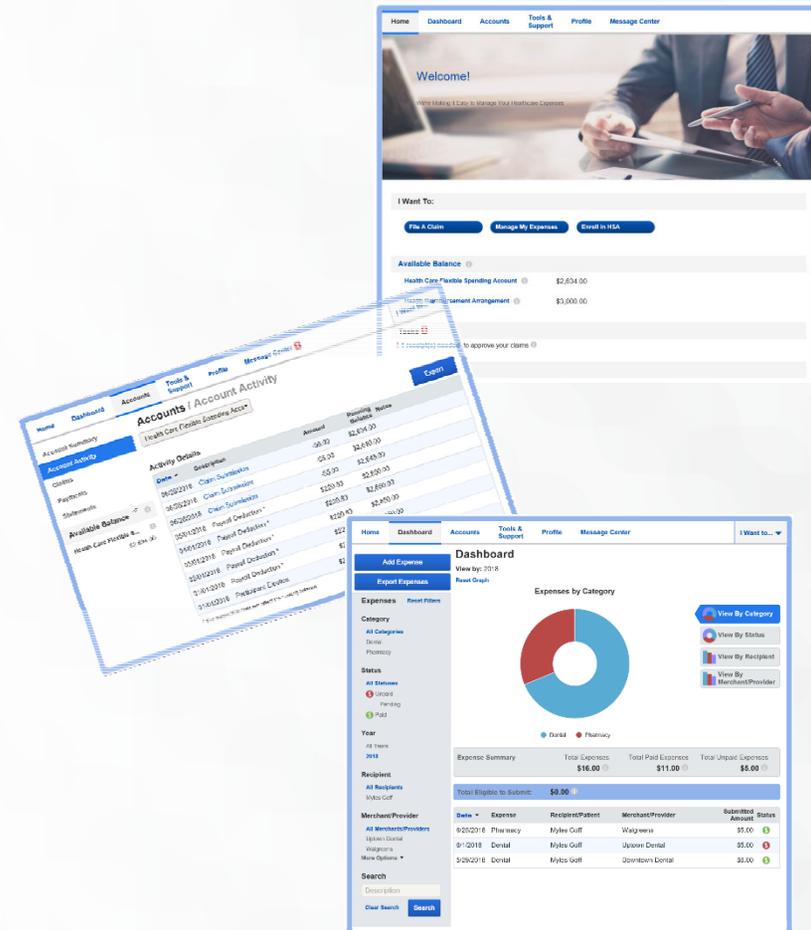


# Consociate HRA Member Portal



## Consociate HRA Member Portal allows consumers to:

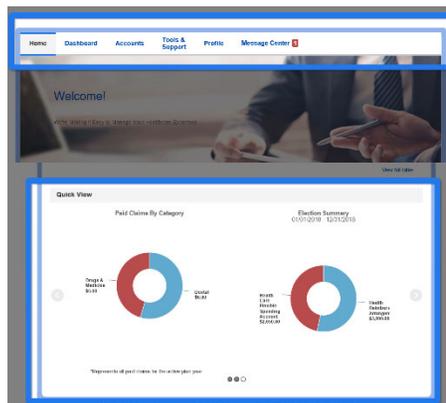
- ✓ Check available balances
- ✓ Check Card Status
- ✓ Update Direct Deposit Information
- ✓ Submit Claims for Reimbursement
- ✓ Access account details
- ✓ View Claims History
- ✓ Check claims requiring receipts
- ✓ Enter & view expense info via the Dashboard
- ✓ Report a debit card as lost or stolen
- ✓ Contact Customer Service



# Consociate HRA Member Portal Log in



- [www.consociatehra.com](http://www.consociatehra.com)
  - Click on Login to My Plan
  - Click on Register Now
    - User Name: FIRSTNAME and last 4 of your social (all capital letters)
    - Password: LASTNAME and last 5 digits of your social (all capital letters)
  - Click Log In



# Consociate Mobile



## Consociate HRA Mobile App allows consumers to:

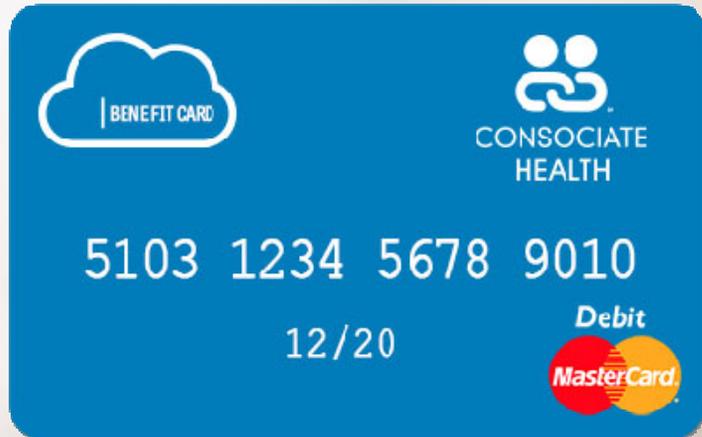
- ✓ Check available balances
- ✓ Check Card Status
- ✓ Access account details
- ✓ Use 'Quick View' to obtain key account info
- ✓ Check claims requiring receipts
- ✓ Submit claims for HRA reimbursement plans
- ✓ Submit receipts using camera
- ✓ Enter & view expense info via the Dashboard
- ✓ Report a debit card as lost or stolen
- ✓ Click to call/email Customer Service
- ✓ Eligible Expense Scanner
- ✓ Text Message Alerts
  - ✓ Balance and Transaction Inquiry
  - ✓ Configurable Alerts

## iPhone & Android Mobile Apps Plus Tablets



Native app for iOS and Android

# Consociate Benefits Card



# Debit Card technology



- **Consociate uses technology to reduce the number of requests for documentation:**
  - **IIAS – All Pharmacy or Mass Merchandiser locations are required to have barcodes on each of their products. The IRS has required HRA Eligible and In-eligible barcodes on all products. The card will only work for eligible barcodes and thus card transactions will not require documentation at these locations.**
  - **File feeds - The IRS has strict regulations as to what card transactions can match against with carrier file feeds. The card transaction must match the provider name and dollar amount, or the transaction will not be substantiated, and Consociate will request documentation. Consociate receives file feeds on behalf of all members covered under the below NECA-IBEW Benefit Plans.**
    - **ISSI – Medical and Dental**
    - **VSP - Vision**

# NECA-IBEW Debit Card Statistics



- **Card Transactions from October 1, 2018 to current**

Service Type	Total Trans	Match Process	Total Match	% Total	Total Audit	% Total
Pharmacy	3,228	Total Pharmacy Match	3,219	99.72%	9	0.28%
Medical	4,320	Total Medical Match	2,246	51.99%	2,074	48.01%
Dental	851	Total Dental Match	361	42.42%	490	57.58%
Vision	411	Total Vision Match	257	62.53%	154	37.47%
<b>Total</b>	<b>8,810</b>	<b>Client Total</b>	<b>6,083</b>	<b>69.05%</b>	<b>2,727</b>	<b>30.95%</b>

# Benefits Card and Claim Reimbursement Q&A



- Do I have to use the debit card to access my HRA funds?
  - No you are not required to use your HRA Benefits Card for your expenses
- How do I get reimbursed if I did not use my debit card for my expense?
  - You can file claims with Consociate to be reimbursed via direct deposit. Claims can be filed via
    - Member portal
    - Mobile app
    - Completion of a claim form and submitting with applicable documentation via:
      - Mail (2828 N. Monroe St., Decatur, IL 62526)
      - Email ([customerservice@consociate.com](mailto:customerservice@consociate.com))
      - Fax 866.432.9372
- How can I add a dependent to the system for claims to be filed under?
  - All Dependents are required to be added through the Benefits Office
- How can I change my direct deposit Information?
  - Consociate portal under the Tools & Support tab, then click on Change Payment Method & Update
  - Mobile App
  - Completing a Direct Deposit form and submitting via email, mail or fax

# Consociate Benefits Card



- Cards work at Healthcare Related Merchants
  - Hospitals, Doctor offices, Dental or Vision care providers
  - Pharmacies and Mass Merchandisers
- Hold on to documentation for **ALL** card transactions.
  - Consociate will request documentation for any card transactions we are unable to substantiate.
  - Eligible Documentation includes a copy of an **Explanation of Benefits** or a **Bill for Services** showing the patient name, date of service, services received, and patient responsibility.
  - The HRA Benefits Card will be turned off if you do not respond to the request for card transaction documentation.

# Benefits Card and Claim Reimbursement Q&A cont'd



- **Do I receive a new Benefits Card each year?**
  - No The Benefits card generally has a 3 or 5 year expiration date. You will receive a new card approximately 1 month before the expiration date.
- **What happens if I lose my HRA Benefits Card?**
  - Call and notify Consociate the card has been lost or stolen. We will reissue a new card. The reissuing of new cards or additional cards is a \$10 charge, deducted directly from your HRA Account Balance.
- **If I swipe my Benefits Card do I need to submit documentation?**
  - You only need to submit documentation for your card transactions if you receive a request from Consociate. Please hold on to all documentation incase it is requested.
- **What if I lose the documentation for a claim or swipe my card for an ineligible expense?**
  - Usually the provider can re-create an account history and provide a replacement receipt or EOB. If they cannot or the expense was ineligible, then you can submit a check or money order to Consociate for the amount so it can be credited back to your HRA Account. You may also submit documentation for an expense you have not yet used your HRA money on to apply towards the expense.

# Benefits Card Example #1



- **Situation:** My Son and I both had Dr appointments and the physician has sent me a combined bill for \$40 (\$20 for each of our visits). If I want to use my card to pay for the expenses how can I pay for the expenses and avoid a request for documentation?
- **Response:** The card transaction will match against the claims file if and only if the dollar amount matches the patient responsibility and provider name for the claim exactly. Thus you would ask the provider to swipe your card twice to pay for each service individually. \$20 for your son and \$20 for your own claim.

# Benefits Card Example #2



- **Situation:** I am at the Dr's office and they are estimating that I will owe \$300 for my office visit and are asking that I pay upfront before insurance is billed.
- **Response:** Attempt to push back with the provider and ask if you can wait to pay until their receive payment from insurance and you receive your Explanation of Benefits (EOB). If they are unwilling to do this and still require payment up front, then pay for the service in some other manner and submit a claim with the EOB you receive from the insurance company and we will reimburse via direct deposit.

# Benefits Card Example #3



- **Situation:** I have coverage through the IBEW and have secondary coverage through my spouse. Can I use the card to pay for my expenses?
- **Response:** Yes; you can use your card to pay for your expenses, but Consociate will request documentation and you will need to submit either a bill for services showing patient responsibility after secondary insurance processed the claim, or you will need to submit your primary and secondary EOBs. The card transaction will not automatically substantiate against the claim file.

# Thank you



Consociate Customer Service  
Monday – Friday 8am – 5pm cst  
Toll Free: 888.242.4357  
Email: [customerservice@consociate.com](mailto:customerservice@consociate.com)