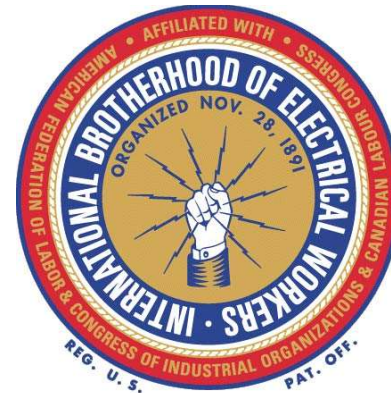


July 21st, 2021



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 began administering the HRA on October 1, 2018.
- 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
- Live, Personalized Customer Call Center (No Voicemail)
 - Monday through Friday 7:00 am to 6:00 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 are issued weekly

Consociate HRA Administration



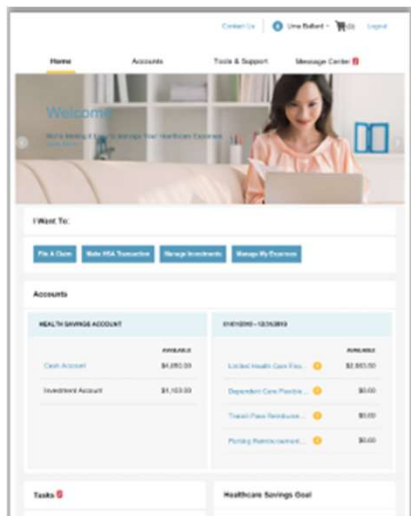
- The HRA Plan Design did not change, but remember:
 - **The IRS** governs HRA accounts and the all the administration of HRA accounts.
 - If **IRS** regulations are not followed, then amounts in the HRA can become **taxable income**.
 - **The IRS** has strict regulations about
 - **what can be considered an eligible expense and**
 - **when documentation must be requested on card transactions.**
 - **100%** of all transactions made from your HRA account must be substantiated. That means proof is needed that the expenses were for eligible medical, dental or vision services.

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

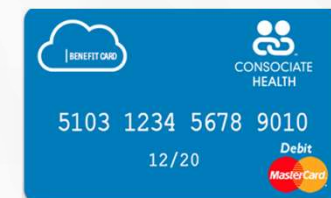
Mobile app lets members manage their CDH accounts right from their phone



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

I Want To:

File A Claim

Make HSA Transaction

Manage Investments

Manage My Expenses

Accounts / Account Summary

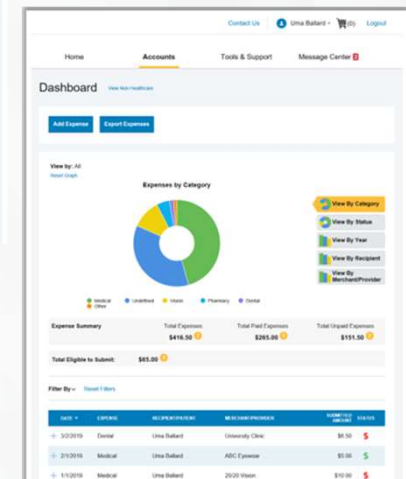
The information displayed on the Account Summary page will vary depending upon your specific healthcare benefits. [View More](#)

Health Savings Account

TOTAL AVAILABLE BALANCE	\$5,153.00
AVAILABLE CASH BALANCE	\$4,200.00
INVESTMENT BALANCE	\$1,100.00 <small>(Investment not available)</small>

01/01/2019 - 12/31/2019 ESTIMATED PLAN PAY FUTURE DEDUCTIBLE \$1,500.00

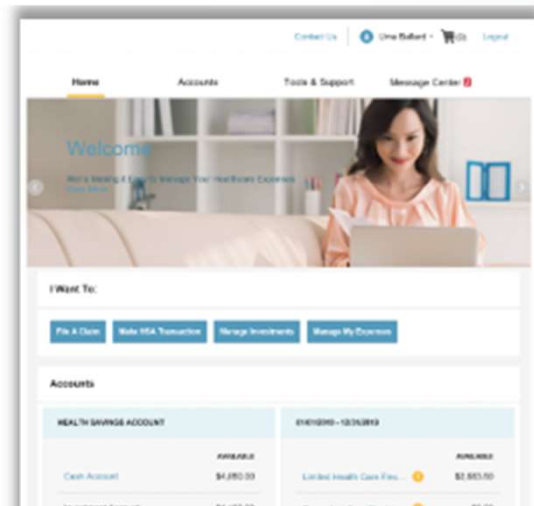
Account	AVAILABLE BALANCE	INVESTMENT BALANCE	PAID	PENDING	UNPAID	PLAN TOTAL BALANCE
↳ Limited Health Care Flexible Spend...	\$2,700.00	\$0.00	\$0.00	\$16.00	\$10.00	\$2,816.00
↳ Dependent Care Flexible Spending...	\$5,000.00	\$14.00	\$0.00	\$14.00	\$0.00	\$5,014.00
↳ Flexible Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,120.00
↳ Travel Pace Reimbursement Account	\$3,120.00	\$0.00	\$0.00	\$0.00	\$0.00	\$3,120.00



Consociate HRA Member Portal Log in



- www.consociatehra.com
 - Click on *Login to My Plan*
 - Got to *Existing User*
 - 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:

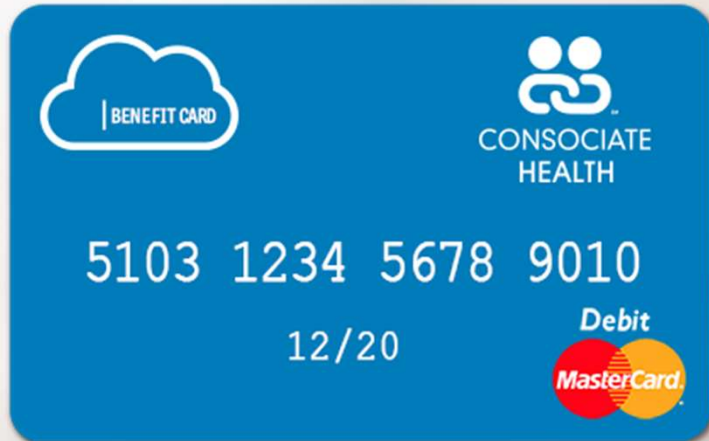
- ✓ Check available balances
- ✓ Check Card Status
- ✓ Access account details
- ✓ Use 'Quick View' to obtain key account info
- ✓ Check claims requiring receipts
- ✓ Submit claims for HRA reimbursement plans
- ✓ Submit receipts using camera
- ✓ Enter & view expense info via the Dashboard
- ✓ Report a 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 and Mass Merchandiser locations are required to have barcodes on each of their products. The IRS has required HRA **Eligible** and **Ineligible** barcodes on all products. The card will **ONLY** work for **Eligible** barcodes and thus card transactions at these locations will not require documentation.
 - **File feeds** - The IRS has strict regulations as to what **MUST** match with carrier file feeds:
 - The card transaction must match the **provider name and dollar amount**. If it does not match both of those, then 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

Debit Card technology



- Consociate will attempt to match-up card transactions (substantiate the transactions) from 2 different carrier files, for roughly 3 months, before contacting you to request additional documentation.
- If we are not able to substantiate the transactions electronically, you will receive 3 notifications, each sent 30 days apart. When the final request generates, if we have not received the documentation, your card will be suspended until eligible documentation is received.
- Even though your card is suspended, you ARE still able to submit eligible expenses for processing. They may be uploaded through the portal or mobile app or mailed, emailed, or faxed to Consociate.

Consociate Benefits Card



- Cards work at healthcare-related Merchants
 - Hospitals, Doctor offices, Dental and Vision care providers
 - Pharmacies and Mass Merchandisers
- Hold on to documentation for **ALL** card transactions.
 - Consociate will request documentation for all card transactions we are unable to substantiate.
 - Eligible Documentation includes a copy of an *Explanation of Benefits (EOB)* 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



- 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
 - 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 *Accounts* tab, then click on *Banking & Cards* to view and updated banking information
 - Mobile App
 - Completing a Direct Deposit form and submitting via email, mail or fax

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-year 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 that 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 in case it is requested.
- **How will Consociate let me know if I need to submit documentation?**
 - Requests for documentation are emailed to your email address if it is on file. If you have no email on file, it will be mailed to you.

Benefits Card and Claim Reimbursement Q&A (cont'd)



- 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.
- I swiped my card at my Dr.'s office to pay for some past expenses. Why am I still being asked to provide documentation?
 - When you use your card, the only information provided from that transaction is the dollar amount, the provider name and the card-swipe date. That date is NOT the date of service you were paying for. You'll simply need to submit an EOB showing the dates of service and those dollar amounts that were owed.

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. You need to 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 they 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. You will need to submit either a *Bill for Services* showing patient responsibility after secondary insurance processes the claim, or you will need to submit your primary and secondary EOBs. The card transaction will NOT automatically substantiate against the claim file.

Benefits Card Example #4



- **Situation:**

I have received a bill from my Dr.'s office with a "Balance Forward" showing. How can I get this paid with my card?

- **Response:**

You'll need to ask your provider for documentation that shows the detail of the "Balance Forward" portion. It will need to show the actual date of service, a description of the service provided, and the amount you are responsible for.

Thank you



Consociate Customer Service
Monday – Friday 7am – 6pm cst
Toll Free: 888.242.4357
Email: customerservice@consociate.com