



HRA with CrossTech Enrollment Kit

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- ✓ Participant Web site
& Mobile App Overview
- ✓ Reimbursement Form



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HRA with CrossTech

Save & Spend Healthy

A Health Reimbursement Arrangement (HRA) is an employer-sponsored account that works with your health insurance plan to reimburse a portion of your eligible out-of-pocket medical expenses. It's not an insurance plan, but a reimbursement account funded entirely by your employer to help make your health care more affordable. The money in the account is not taxable, and there's no cost to you.

Why You Need It

- ✓ A **smart** way to plan for expected healthcare expenses
- ✓ Helps **lower** your out-of-pocket responsibility
- ✓ HRA funds are not included in your salary and are **not taxable** income.
- ✓ **Easy and convenient** access to HRA funds and account information

The HRA
helps you pay
out-of-pocket
medical costs
tax free.



How it Works

Your employer provides a specific dollar amount toward your HRA each year, and you use the account to pay for qualified healthcare expenses that you would normally need to pay for out-of-pocket. The types of expenses that qualify vary by employer, so check with your employer for information specific to your HRA.



How You Use It

With our convenient CrossTech feature, your health insurance company will automatically send your medical claims to Flex via an electronic claims feed. The portion of the claim that you have to pay out-of-pocket will automatically be reimbursed to you from your HRA. You can then use the reimbursement to pay your providers.

How You Manage It

Get account information anytime with our easy-to-use web site and mobile app. See your account balance in real time, file a claim for reimbursement and check on claim status. You can receive real time information and important updates via email or text message, and with our proactive texting feature, simply text “BAL” to receive a real time account balance.

Receiving Reimbursements

You will be reimbursed from the HRA when you have eligible expenses.
No HRA funds will be paid unless eligible expenses are incurred.

Medical Reimbursements	Prescription Drug Reimbursements
You visit a doctor for care	You visit the pharmacy to fill a prescription
Your doctor submits the bill to your health insurance plan	The pharmacy electronically processes the claim and re-adjusts the pricing to reflect the network discount
The insurance company sends you and your doctor an Explanation of Benefits (EOB), which details the amount that your insurance plan will pay	You pay the discounted prescription cost to the pharmacy
The insurance company forwards the claim information to Flex electronically	Flex receives the electronic claim information from your insurance company once the claim has been processed
Flex processes the claim	Flex processes the claim
You receive your reimbursement and pay your doctor	You receive your reimbursement

Learn more

myflexaccount.com



CrossTech



Say Goodbye to Paper Claims with CrossTech

Tired of looking for receipts and filling out claim forms? Sign up for CrossTech® and all of your medical, prescription and dental claims through Blue Cross® and Blue Shield® of Illinois (BCBSIL) PPO plans will be submitted automatically to your Flex Account.* The portion of the claim that you have to pay out-of-pocket will be automatically reimbursed to you from your Flex Account.

Benefits of CrossTech

- ✓ No claim paperwork to complete
- ✓ Guaranteed secure information transfer between BCBSIL and Flex
- ✓ Simple, automated claims process

CrossTech
**eliminates the
hassles** of claims
submission!

You Should Not Enroll in CrossTech if:

- ✓ You are on an HMO plan or any other plan that is not a BCBSIL PPO health plan
- ✓ Your or your dependents are covered under another health plan with coordination of benefits
- ✓ You are covering a domestic partner who is not your covered dependent for income tax purposes
- ✓ You do not want your out-of-pocket expenses automatically submitted to your Flex Account

*Check with your employer for the Flex Account available to you.

CrossTech Workflow

Submit your Flex claims automatically!



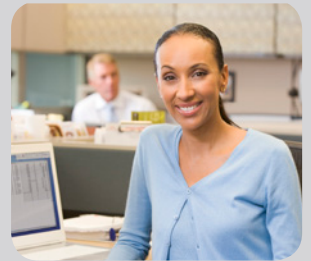
1. Point of Service

- ✓ You present your medical ID card to your healthcare provider
- ✓ Your healthcare provider submits a claim to your insurance company
 - *Time frame may vary depending on healthcare provider*



2. Insurance Company Claims Processing

- ✓ Your insurance company receives the claim data from your healthcare provider
- ✓ Your insurance company processes your claim
- ✓ Your insurance company sends the claim data to Flex for processing
 - *Generally within 7-10 business days*



3. Flex Processing

- ✓ Flex receives claim data from your insurance company
- ✓ Flex processes your claim and applies to your Flex Account
- ✓ Reimbursements are processed on all applicable approved claims
 - *The date your reimbursement is issued depends on your employer's reimbursement schedule*



myflexaccount.com For Participants



Manage Your Benefits Online

The myflexaccount.com participant web site offers you a helping hand with your FSA, HRA, HSA, or Commuter Plan before and after logging in.

Resources Available *Before* You Log in

Get general account questions answered with these useful resources:

- ✓ Educational videos
- ✓ Eligible expense lists
- ✓ Plan calculators
- ✓ FAQs and more

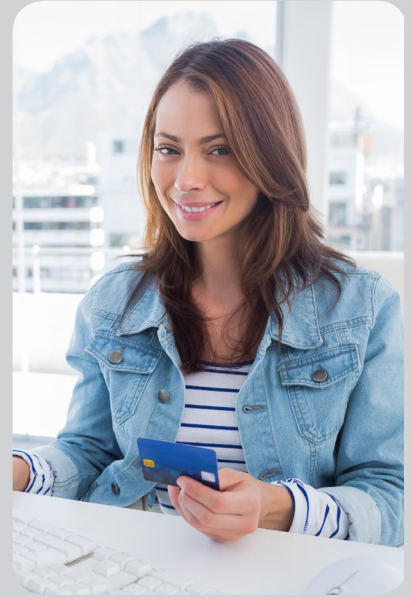


Resources Available *After You Log in*

Get the details for yourself and any dependents:

- ✓ View your benefit information, including account balance, transaction history and claim status
- ✓ Submit new claims online and add receipts to pending claims
- ✓ Edit personal demographic information
- ✓ Update reimbursement method
- ✓ Track medical, dental, vision and prescription expenses
- ✓ Get important announcements from your employer
- ✓ Set communication preferences
- ✓ Register your mobile phone for SMS text alerts
- ✓ Enroll online (if applicable)
- ✓ Manage your Flex Card (if applicable)

Pay Providers or Pay Yourself



Pay your provider directly or reimburse yourself for services you've paid for out-of-pocket from myflexaccount.com.

Get started on your way to *Save & Spend Healthy*

Visit myflexaccount.com today



My Flex Account Mobile App



Save and Spend Healthy On-the-Go

The secure My Flex Account Mobile App helps you make smart money moves by providing convenient access to your FSA, HRA or HSA.

Easily:

- ✓ Check account balance
- ✓ Get transaction details and claim status
- ✓ Submit new claims and add receipts to pending claims
- ✓ Update reimbursement method
- ✓ Manage your Flex Card (if applicable)

Submit New Claims in a Snap



Simply take a photo of your receipt or Explanation of Benefits from your phone or tablet.

Download the free My Flex Account Mobile App today!

