



**BlueCross  
BlueShield  
of Kansas**



# HRA information guide

*Your employer — helping you save money*

SelectAccount<sup>SM</sup>

# SelectAccount HRA information guide

*When it comes to health care, you want to know that you'll have the coverage you need, when you need it. And you probably wouldn't mind having a little help to pay for the cost of that care. Well, now you can relax because help is on the way.*

Your SelectAccount HRA is a new way to pay for the care you need. An HRA, or health reimbursement arrangement, is a tax-advantaged arrangement that gives you the opportunity to manage your health care and your money in partnership with your employer. Here's how it works.

Every year, your employer credits money to an HRA that you manage. You pay no taxes on the money. Then, throughout the year, you can use the money in your account to pay for medical services and supplies that are covered by your health plan and that apply to your deductible.

While there are funds in your HRA, you can be reimbursed for any money you pay out of your pocket for eligible medical expenses. And depending on your plan, unused dollars may roll over and be added to next year's starting balance. That means you could have more money to help you meet next year's deductible.

If you use all the money in your account, you pay the rest of your deductible out of your pocket. When the deductible has been met, the health plan "kicks in" and you pay only coinsurance (if your plan has that) until you reach your out-of-pocket maximum. After that, your health plan pays eligible charges at 100 percent for the rest of the year for you and your covered dependents.

## **Eligible expenses**

Your eligible expenses are determined by the health plan design that your employer chooses and by IRS regulations. Check with your employer to find out what expenses you can pay for with your HRA.

## What's in it for you

With your SelectAccount HRA, you call the shots. You decide when, how and if you spend your health care dollars. And, since your account dollars can only be used to pay for eligible medical expenses, you don't pay tax on the money that's reimbursed to you throughout the year. With a SelectAccount HRA you get:

- Money from your employer to help pay for expenses
- Control of your health care dollars
- Online access to account information and tools
- Paperless transactions (if crossover is elected by your group)

## Online tools put you in control

When it comes to taking care of your family and taking charge of your health, information access is where it's at. You'll find what you need, whenever you need it at [www.selectaccount.com](http://www.selectaccount.com). Here are just a few of the things you can do:

- Check your account balance
- Download and submit forms
- Sign up for or cancel your enrollment in crossover
- Sign up for direct deposit



# From an account administrator that knows the story

As a SelectAccount account holder, you'll have the comfort of knowing that your account administrator has been around the block a few times. In fact, we've been administering accounts since 1989, and we're proud to offer:

- Dedicated, experienced customer service
- Online access to account information and forms
- Quick turnaround and electronic deposits into checking or savings accounts
- Contribution tracking
- Paperless, automatic claims processing if offered by your group

If your group offers "crossover," it creates an electronic connection between your health plan and your account. It lets your health plan electronically submit claims to SelectAccount, your account administrator, so you're automatically reimbursed for your part of health care expenses. You can choose to receive reimbursements via check or direct deposit into a checking or savings account.

## Questions?

Your SelectAccount customer service team is always willing to lend a hand. So call us toll free at **1-800-859-2144** Monday through Friday from 7 a.m. to 7 p.m. Central Time if you have questions about your health reimbursement arrangement. For questions about your health care benefits, call the number on the back of your member ID card.

### Change of address

If your group uses paper enrollment forms, you may contact the SelectAccount customer service department at 1-800-859-2144. If your group does not use paper enrollment forms, you should inform your employer who will then add the new address to their electronic enrollment file. Additionally, our claim form has a section you may check if your address has changed.



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MII Life Inc., d.b.a. SelectAccount