



How SMART is your dollar?

Save on healthcare with your employer-funded Health Reimbursement Account (HRA), provided in conjunction with your Family Advantage Health Plan (FAHP) enrollment.

Benefit Coordinators Corporation's FAHP HRA administration services paired with My SmartCare technology makes it easier than ever to use FAHP HRA funds to pay for eligible healthcare expenses!

What is a Health Reimbursement Account (HRA)?

An HRA is part of an employee benefits offering allowing your employer to reimburse funds each year to help you pay for eligible healthcare products and services (that are covered by your primary medical plan) for you and your dependents.

How do I benefit from a FAHP HRA?

This specific HRA is offered in conjunction with your Family Advantage Health Plan (FAHP) and is designed to help offset out-of-pocket financial responsibilities associated with your healthcare. The funds in the account can be used to pay for typical medical expenses covered by your primary insurance plan such as doctor visits, copays, prescription drugs, and hospital services. The fund value in your HRA account are employer dollars and represent the maximum amount that your employer is allowing. The intent of this program is not for you to spend down those dollars but to partner with your employer to cover any medical out-of-pocket expenses that are covered under the primary medical plan.

FAHP HRA Helpful Hints:

- Your employer puts money into your FAHP HRA and eligible expenses must be covered expenses under the primary medical plan. Refer to your SPD for this information.
- The funds your FAHP HRA account are available on the first day of the Plan Year.
- You will need to provide copies of Explanation of Benefits (EOB) from your carrier to verify the eligibility of expenses used through your debit card or for reimbursement requests submitted to BCC.
- The easiest way to manage your account is with BCC's My SmartCare online portal at <https://benefitcc.wealthcareportal.com/Page/Home> or through the My SmartCare mobile app.
- Your employer determines the time period in which you have to receive the services, and the deadline in which you must submit claims. Refer to your SPD for this information.



FAHP HRA Qualifying Expenses

Eligible FAHP HRA expenses are outlined in your Summary Plan Document. For expenses to be eligible, they must be covered expenses under the primary medical plan, but typically include:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

BCC's Customer Service Center

800-685-6100
customersupport@BenXcel.com
Monday – Thursday: 8am – 8pm ET
Friday: 8am – 5pm ET



Register for BCC's My SmartCare online portal at <https://benefitcc.wealthcareportal.com/Page/Home>



Download the BCC My SmartCare app from your iOS or Android device's app store



BCC's My SmartCare makes it SIMPLE

ONLINE & MOBILE ACCOUNT ACCESS

We are all 'on the go', so why shouldn't our FAHP HRAs be too? The My SmartCare online portal and mobile app are fast, secure, and best of all - CONVENIENT! Check your account balance in real-time, file a claim for reimbursement by snapping a photo of the receipt, check on a claim status from anywhere, and more! **IT'S THAT SIMPLE!**

Once registered, you will begin receiving your choice of e-mail or text push notifications to help you manage your funds. Notifications include monthly account balance, manual claim processing start, and when a new debit card is mailed.

BENEFITS DEBIT CARD CONVENIENCE

The benefits debit card has made spending your FAHP HRA funds easier than ever! If your plan-sponsor utilizes this feature, the card allows you to avoid out-of-pocket expenses, cumbersome paperwork, and reimbursement delays. Swiping your card at the point of service (where Mastercard® is accepted) deducts the payment directly from your account, giving you instant access to your FAHP HRA dollars.

REIMBURSEMENT EASE

If you do not use your benefits debit card to pay at the point of service, submit a completed FAHP HRA Reimbursement Request Form and the proper substantiation (see next page for approved items) to BCC through:

- My SmartCare Portal: <https://benefitcc.wealthcareportal.com/Page/Home>
- My SmartCare App (free in iOS and Android app stores)
- E-mail: BCC-Claims@BCCBenefitSolutions.com
- Upload to File Transfer Portal: <https://secure.benxcel.com>
- Fax: 412-276-7185
- Mail: BCC, Attn: FAHP HRA
Two Robinson Plaza, Ste. 200
Pittsburgh, PA 15205

DIRECT DEPOSIT

If your benefits debit card is not used for payment, you can have your reimbursement deposited directly into your checking or savings account. These transactions are reflected on the Explanation of Benefits (EOB) you receive following a reimbursement. To enroll in this optional service, use the Reimbursement Settings in your My SmartCare account or submit a completed authorization form to BCC (available from your HR Department).



How to Register for My SmartCare

You can register from the online portal or mobile app using the following information:

- Online Portal: <https://benefitcc.wealthcareportal.com/Page/Home>
- Mobile App: download BCC SmartCare from your smartphone's app store
 - When registering as a new user, My SmartCare will walk you through a series of registration questions followed by a secure authentication process to validate you as a user.
 - Enter your name and zip code.
 - If you have received a benefit debit card, check the box to enter the card number and expedite the registration process.
 - You will receive a special code for verification. Check your email or text messages and enter the code provided.
 - Create a username and password for your account.
 - Select four security questions and provide your answers. For your security, these questions may be randomly asked during subsequent logins.
 - Confirm your email address.

My SmartCare Features

- Real-time account balance
- Claims status & tracking
- Electronic claims submission
- Transaction history & statements
- Automated push notifications
- Direct deposit management
- Debit card management
- FAQs, calculators & other educational materials



FAHP HRA Reimbursement Guidelines: SUPPORTING DOCUMENTATION REQUIREMENTS

REQUIRED FOR MOST HEALTH CARE SERVICES:	
<ul style="list-style-type: none">All Eligible Services: Explanation of Benefits (EOB) from the insurance carrier	DO NOT SUBMIT: <ul style="list-style-type: none">Cash Register ReceiptsBalance Forward StatementsCancelled ChecksCredit Card Receipts/StatementsReceived-on-Account StatementsEstimates for Services to be Performed
REQUIRED FOR AN OFFICE CO-PAY:	
<ul style="list-style-type: none">Receipt or Invoice that includes all of the following:<ul style="list-style-type: none">Name & Address of Service Provider (must be pre-printed or stamped)Name of PatientDate of ServiceWording indicating that it is a co-pay or office visitCost of Co-Pay	DO NOT SUBMIT: <ul style="list-style-type: none">Cash Register ReceiptsBalance Forward StatementsCancelled ChecksCredit Card Receipts/StatementsReceived-on-Account Statements
REQUIRED FOR PRESCRIPTIONS:	
<ul style="list-style-type: none">A copy of the itemized prescription label (often attached to the outside of the bag upon purchase) or mail-order prescription invoice that includes all of the following:<ul style="list-style-type: none">Name of PharmacyName of PatientDate of PurchaseName of Drug (if not subject to co-pay)Cost of Prescription <p><i>*NOTE: If you do not have a copy of your prescription label, contact your pharmacy</i></p>	DO NOT SUBMIT: <ul style="list-style-type: none">Cash Register ReceiptsBalance Forward Statements





FREQUENTLY ASKED FAHP HRA QUESTIONS

How do I know how much money is in my account?

Check your balance through the My SmartCare online portal, mobile app, or by calling BCC's Customer Service Center. Once registered with My SmartCare, you will receive monthly balance reminders via e-mail.

When can I start using my FAHP HRA funds?

You can access your funds on the first day of your Plan Year. For example: if your Plan starts Jan 1st and you incur a large expense that day that is your responsibility by your insurance plan, you can submit the expense for reimbursement.

Do I choose Debit or Credit at the payment terminal when I use my benefits debit card?

Your card can be swiped as either credit or debit at the time of payment. If you swipe as credit, you will need to sign for the payment. If you swipe as debit, you will need to enter your PIN. To obtain the PIN associated with your card, you can use the My SmartCare online portal or mobile app. Your PIN is pre-determined at issue and cannot be customized.

Can I get cash back at the point of sale or ATM with my PIN?

No. Your benefits debit card is not enabled for cash back.

What do I do if I forget my benefits debit card PIN?

You can retrieve your PIN through the My SmartCare online portal or mobile app. For security purposes, neither BCC's Customer Service Center nor your HR Department have access to your PIN.

How can I use my card if I receive a bill in the mail?

If the bill provides a space for payment via credit card, fill out that section with your card information OR call the provider for payment over the phone using your card information.

What if the provider's office does not take credit cards?

You will need to use another method of payment initially, and then submit a request for reimbursement to BCC.

What should I do if I accidentally use the card for an ineligible expense?

You will receive a notice and instructions on how to reimburse your account for the ineligible expense.



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Can I order additional cards for my family?

Yes, for a spouse or other eligible dependents (over the age of 18). You must complete and return a request form to BCC for processing and card generation.

What do I do if my card is lost or stolen?

This must be reported to BCC via the My SmartCare online portal, mobile app, or by calling BCC's Customer Service Call Center. A replacement card will be ordered and the lost or stolen card will be deactivated.

What do I do with my card after I've used all of my available funds?

Your card is good for up to three years. Keep the card after you have used all of your available funds because you will be able to use it again next year for future Plan Years when you re-enroll.

Why should I use my card if I still might have to submit an EOB at a later date?

Not all transactions will trigger a request for substantiation. BCC's hosted debit card system works in conjunction with registered IAS terminal merchants to help ensure cards are used for eligible expenses only.

My transaction is an eligible medical expense. Why did I receive a letter requesting additional documentation?

BCC performs audits to ensure compliance with IRS regulations and the overall integrity of the claims payment process.

My benefits debit card transaction already went through and payment was made. What happens if I don't respond to BCC's request for documentation?

Failure to provide appropriate documentation within 30 days from the date of the initial request will result in the benefits card being made temporarily inactive. Claims will then only be processed via the regular request for reimbursement method until appropriate documentation is received, reviewed, and approved.



More Questions?

Contact BCC's Customer Service Center by calling 800-685-6100 or e-mailing customersupport@benxcel.com