

FURTHER<sup>SM</sup>

Health  
Reimbursement  
Arrangement  
(HRA) reference  
guide for 2021





# Information at your fingertips

When it comes to information, if you want it, we've got it

## Section 1: Quick-start guide to HRA

About Further ..... 1-2  
Further tools ..... 3

## Section 2: Your HRA

Reimbursement options ..... 4-5  
How your reimbursement works ..... 6  
Understanding what and when you pay ..... 7-8  
Explanation of payment ..... 9  
Frequently asked questions: Your health plan ..... 10  
Notes ..... 11

How to get help ..... back cover  
    Online member center  
    Dedicated Further customer service line  
    Automated telephone self-service

**Get it fast. Throughout this guide, you'll see two common symbols that call out important facts and common questions:**



**Fast facts are short explanations or definitions**



**Q&A sections reflect the most common questions and answers**

# Welcome

Congratulations! Your Concordia Health Plan (CHP) coverage is now paired with a Health Reimbursement Arrangement (HRA). HRAs help both you and your employer manage health care dollars. Here are a few of the perks:

**Control over your health care dollars.** Your health plan works with a financial account called an HRA, which is set up by your employer. It reimburses you for health plan expenses such as your plan's deductible, copays, and coinsurance (if applicable). There are special tax advantages to your HRA.

**Help when you need it.** You'll appreciate the dedicated customer service representatives who specialize in preferred provider organization (PPO) and consumer-directed health plan (CDHP) options.

**Peace of mind.** Your HRA is administered by Further®, a national leader in the administration of personal spending accounts, including HRAs.

This HRA resource guide tells you many things you need to know about your health plan and your HRA. If you can't find the answers here, feel free to call the Further customer service team at 800-859-2144 or visit [hellofurther.com](http://hellofurther.com).

## What do these abbreviations stand for?

HSA = Health Savings Account  
HRA = Health Reimbursement Arrangement  
FSA = Flexible Spending Account  
HDHP = High-Deductible Health Plan  
EOB = Explanation of Health Care Benefits  
EOP = Explanation of Payment

MII Life Inc., d.b.a. Further, is an independent company providing account administration services.

# About Further

Further, an industry-leading medical account administrator since 1989, manages over \$1 billion of consumer-directed health spending accounts for individuals in all 50 states. Further is among the most trusted health care spending account administrators in the country and earns a 96 percent satisfaction rating from account holders. Further is based in Eagan, Minnesota, where it houses its fully staffed, full-time call center.

## Resources

### View account balances and manage your account

Visit [hellofurther.com](http://hellofurther.com) to see how much money you have in your account to help cover your portion of your health care expenses. In addition, you may see if your deductible has been met and how much you have spent year-to-date.

## Visit [concordiaplans.org/myaccount](http://concordiaplans.org/myaccount)

Concordia Plan Services provides an online benefits and services portal specifically for our participating plan members.

All CHP members can use [concordiaplans.org/myaccount](http://concordiaplans.org/myaccount) to:

- View personal profile information, such as addresses and dependents on file, helping to ensure information is kept current.
- See the health plan benefits pertaining to the CHP option in which they are enrolled, and learn more about the health and wellness initiatives.

You are encouraged to visit [concordiaplans.org/myaccount](http://concordiaplans.org/myaccount) to see information about your Concordia Plans benefits and access resources like Retirement Connection.

The screenshot shows the 'My Accounts' section of the Further portal. It features two account cards for 'Health Reimbursement Account' with available balances of \$500.00 and \$0.00. Below the accounts is a 'Recent Activity' table and a 'I Want To...' sidebar.

My Accounts			
Health Reimbursement Account	01/01/2017 - 12/31/2017	\$500.00 Available Balance	<a href="#">View Account</a>
Health Reimbursement Account	01/01/2018 - 12/31/2018	\$0.00 Available Balance	<a href="#">View Account</a>

Recent Activity			
Tue May 22	Reimbursement Pharmacy Purchase		-\$269.05 HRA
Tue May 22	Reimbursement Pharmacy Purchase		-\$54.26 HRA

I Want To...

- [Get Reimbursed](#)
- [Pay a Bill](#)
- [Manage Banking](#)

## Further Tools

**Online Member Service Center:** Managing your medical spending account shouldn't be a full-time job. At Further, we understand you'd rather spend your free time living than filling out forms. When you register with the Online Member Service Center, you get access to information about your account and you can even complete many important tasks without ever putting pen to paper.

Here's what you can do in the Online Member Service Center:

- Create and update your personal profile
- Check your balance and monitor account activity
- Upload and store receipts
- Sign up for features like direct deposit
- Request reimbursement (submit a claim/ withdrawal request)
- View past reimbursement requests
- Create customized statements and reports
- Authorize release of information

## Glossary of terms

**CDHP (Consumer-Directed Health Plan) -** A health plan typically featuring a higher deductible and lower premiums than a traditional health plan, which is paired with a financial account to help you pay for eligible health plan expenses.

**EOB -** An EOB (Explanation of Health Care Benefits) is a form you'll receive from your health care administrator each time you receive care. The EOB provides information about the care you received, what portion of the expense was covered by your plan, and what portion is your responsibility.

**EOP -** An EOP (Explanation of Payment) is a form available online from Further when you make a withdrawal from your HRA, or when you receive reimbursement.

**FSA (Flexible Spending Account) -** An account that lets employees set aside pre-tax dollars to pay for their medical and/or dependent care expenses. An FSA can be a key component of a CDHP.

**HRA (Health Reimbursement Arrangement) -** A special account sponsored and funded by your employer to help you pay for your eligible health plan expenses.

# Your Health Reimbursement Arrangement

An HRA is a spending arrangement established and funded by your employer for you to pay for health plan expenses, such as your plan's deductible or copays.

## HRA eligibility

If you enroll in a CHP option paired with an HRA, your HRA will be automatically set up. CHP shares enrollment information with Further.

## Advantages of an HRA

You'll enjoy several advantages by having an HRA:

- Tax advantages – you pay no taxes on the money your employer contributes to your account.
- Hassle-free automatic claims reimbursement via the "crossover" feature on claims processed by your health care and pharmacy administrator, including direct deposit into your checking or savings account.
- Note: If enrolling in a Kaiser Permanente medical option, you will not be enrolled in crossover. For HRA reimbursements, you must manually submit claim information to Further.

## Your HRA frequently asked questions:

**Q: Are claims that I incurred prior to having my HRA eligible for reimbursement?**

**A:** No, only health plan-eligible claims incurred on or after the date your HRA was established are eligible for reimbursement from your HRA.

**Q: When does my HRA pay if I have coverage under another health plan?**

**A:** If the CHP is your primary health plan, in most cases the processing works like this:

1. the CHP pays
2. the secondary health plan pays
3. your HRA pays

If the CHP is your secondary health plan, the order of claims processing is:

1. the other health plan pays
2. the CHP pays
3. your HRA pays

**Q: What happens to my HRA at the end of the year?**

**A:** Remaining funds in your HRA either roll over to the next year or revert back to your employer. This is at your employer's discretion.

**Q: What happens to my HRA if I retire, end employment, or transfer to another employer?**

**A:** In these instances, the money in your HRA reverts back to your employer.

## Reimbursement options

Your employer makes certain designations when setting up the HRA including whether to only reimburse deductible expenses or to include copays, coinsurance, pharmacy, dental or vision expenses. Please note that dental and vision expenses will need to be manually submitted on-line. Crossover will not apply.

**Check with your employer to see which of the following applies to you.**

### HRA pays first

Your employer funds the HRA up to a set amount. As you incur eligible expenses, your HRA reimburses you the amount you owe the provider with employer funds. You are responsible for paying the provider. Once the HRA balance is depleted, you are responsible for any remaining expenses.

### **Worker pays first**

You are responsible for health care expenses until you've paid a preset amount designated by your employer. When this "threshold" is reached, the HRA pays you until the balance is depleted. Then, you are responsible for any remaining expenses. You are responsible for paying the provider for all expenses, including the funds issued to you by the HRA.

### **Shared payments**

Your employer sets a reimbursement percentage (50, 60, 70, or 80 percent) as a way of sharing expenses. As you incur eligible expenses, the HRA reimburses you according to the cost-sharing percentages until the balance is depleted. Then, you are responsible for any remaining expenses. You are responsible for paying the provider for all expenses, including the funds issued to you by the HRA.

### **Husband and wife, both LCMS employed**

A husband and wife can be enrolled individually or as a family in an HRA. However, funding may differ between the two. If changes are made in the middle of the year, it can negatively impact how the HRA is funded. For more information, contact the Further customer service team at 800-859-2144.

### **Flexible Spending Account**

A medical Flexible Spending Account (FSA) can also be offered with an HRA if your employer chooses to offer one. Further can help answer your questions about FSAs and also let you know if your employer has elected to offer this tax-advantaged plan.

## **Reimbursement features**

Being reimbursed for eligible health plan expenses from your HRA is easy. You'll get your money faster by being enrolled in features like the automatic claims reimbursement process (known as crossover) and direct deposit. If enrolling in a Kaiser Permanente medical option, you will not be enrolled in crossover. For HRA reimbursements, you must manually submit

claim information to Further. Learn more by signing in to [hellofurther.com](http://hellofurther.com).

### **Automatic claims reimbursement (crossover)**

You may be automatically enrolled in a feature called crossover. Crossover enables your health care and pharmacy benefit administrator to submit medical and prescription drug claims (if allowed by your employer) directly to Further on your behalf. Crossover decreases paperwork for you and can speed up the reimbursement process.

**Please note: If you or your dependents have other health coverage, you should opt out of crossover and manually submit claims.**

### **Direct deposit**

Another time-saving feature of your HRA is the ability to enroll in direct deposit, which gives Further the authority to deposit reimbursements directly into the checking or savings account of your choice. This saves you a trip to the bank and, in most cases, decreases the time it takes to be reimbursed.

### **Online reimbursement**

You can easily request a reimbursement online and have it deposited directly into your bank account. Sign in to the Online Member Service Center at [hellofurther.com](http://hellofurther.com), select Submit Claim and fill in the requested fields. If required, upload supporting documentation.

### **Manual claims**

Claims can be submitted manually by completing a claim form, and mailing or faxing the form along with an itemized receipt or Explanation of Health Care Benefits (EOB) to Further. For your convenience, you can find claim forms online by signing in at [hellofurther.com](http://hellofurther.com).

### **Online claims submission**

The quickest manual claim submittal option is to submit online by signing in to your account at [hellofurther.com](http://hellofurther.com) and click on Submit Claim. From your online account, you can also monitor your claims activity, check your account balance, and sign up for direct deposit so claim reimbursements are deposited directly into the bank account of your choice.

# How your reimbursement works

Scenario: You cut your hand while doing yard work and need to visit the doctor, who examines the wound and applies a few stitches.

## WHAT HAPPENS NEXT



Note: If enrolling in a Kaiser Permanente medical option, you will not be enrolled in crossover. For HRA reimbursements, you must manually submit claim information to Further.

You are responsible for paying your provider for any out-of-pocket expenses, regardless of reimbursement choice.

\*If Further has your email on file, you will receive an email notification of your claim being processed. If Further does not have your email on file, you will only receive an Explanation of Payment if you are reimbursed by check.

Visit [hellofurther.com](http://hellofurther.com) to access the claim activity from your HRA.

# Understanding what and when you pay

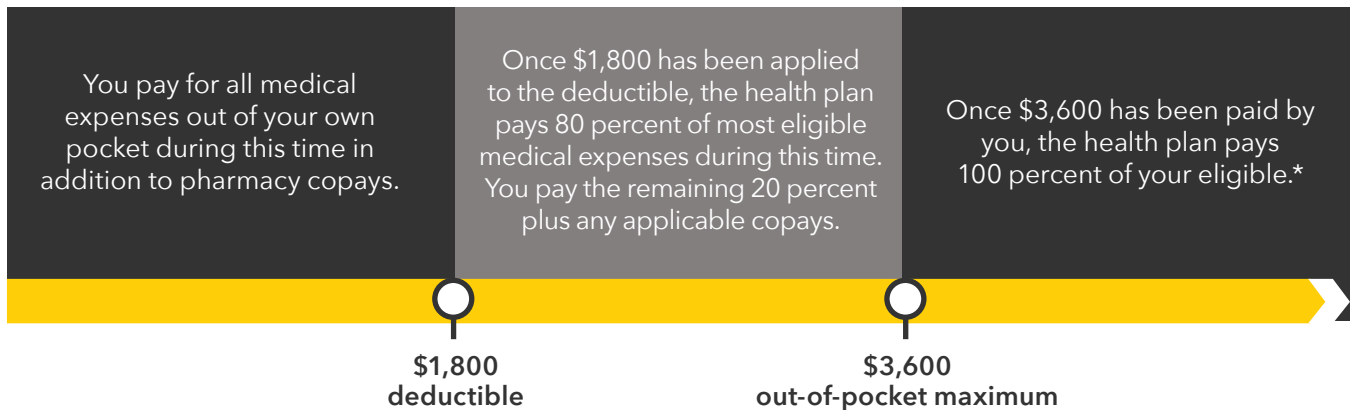
Your HRA is an excellent way to help you pay for your health care expenses, but it may not cover all expenses. Remember, you are usually covered 100 percent for preventive care from day one if you use a provider in your network. Here are a few examples of how an HRA helps cover your expenses, and what your financial experience would be with or without an HRA. The examples also illustrate how the different reimbursement options your employer may select will work.

## Without an HRA

\$1,800 deductible

\$3,600 out-of-pocket maximum

(Worker coinsurance is 20 percent on most medical services; copays apply to pharmacy expenses)



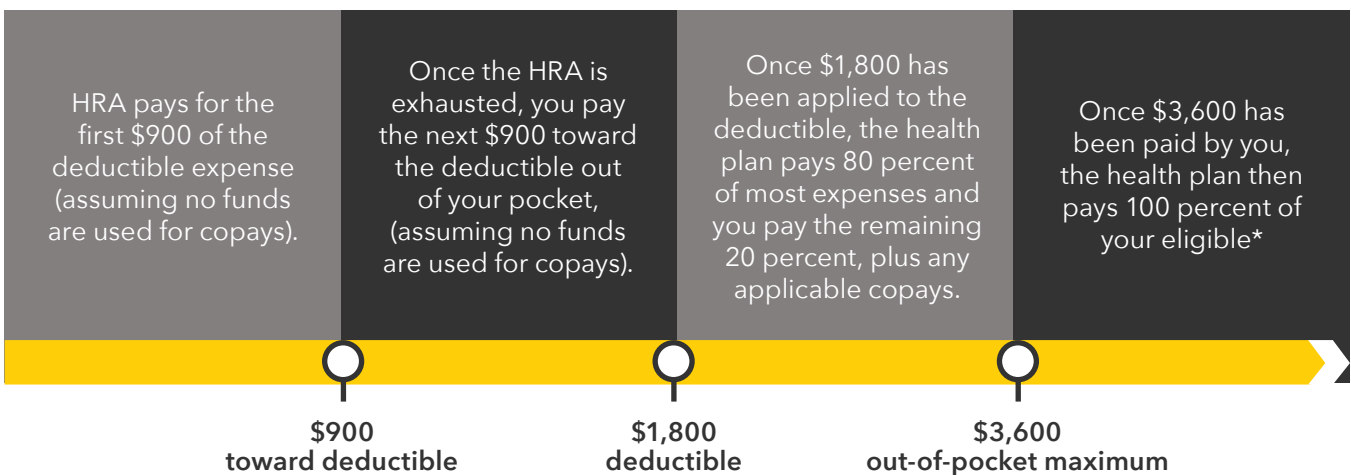
## With an HRA (HRA pays first)

\$1,800 deductible

\$3,600 out-of-pocket maximum

(Worker coinsurance is 20 percent on most medical services; copays apply to pharmacy expenses)

Employer funds an HRA with \$900, which is available at the beginning of the year



\*If your CHP option has a coinsurance maximum, copays will still apply. If your CHP option has an out-of-pocket maximum, copays will not apply after the out-of-pocket maximum is reached. Refer to your CHP Summary of Benefit Coverage (SBC) for more information.

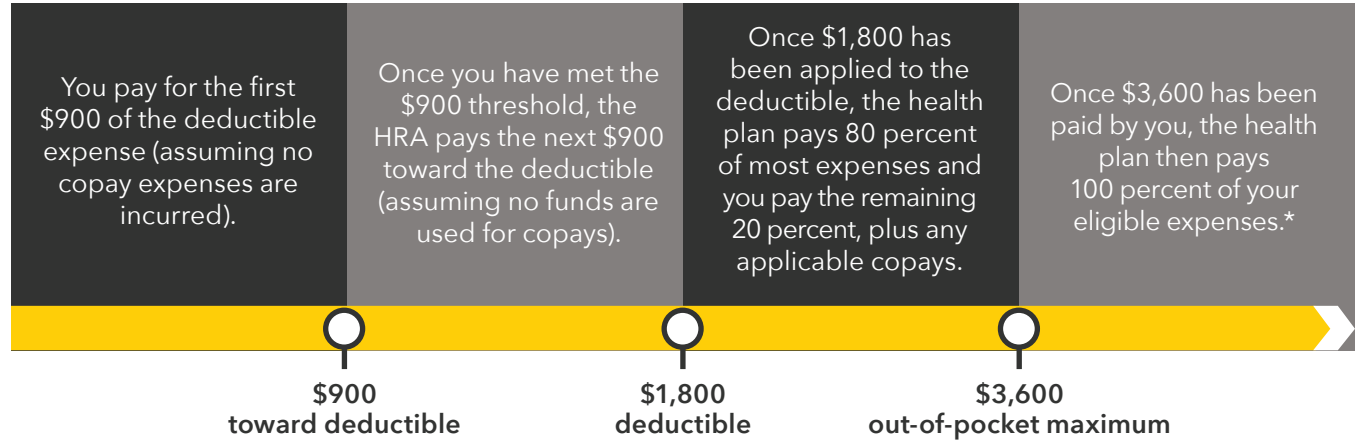
# Understanding what and when you pay continued

## With an HRA (worker pays first)

\$1,800 deductible; \$3,600 out-of-pocket maximum

(Worker coinsurance is 20 percent on most medical services; copays apply to pharmacy expenses)

Employer funds an HRA with \$900, which is available after the worker hits the \$900 threshold

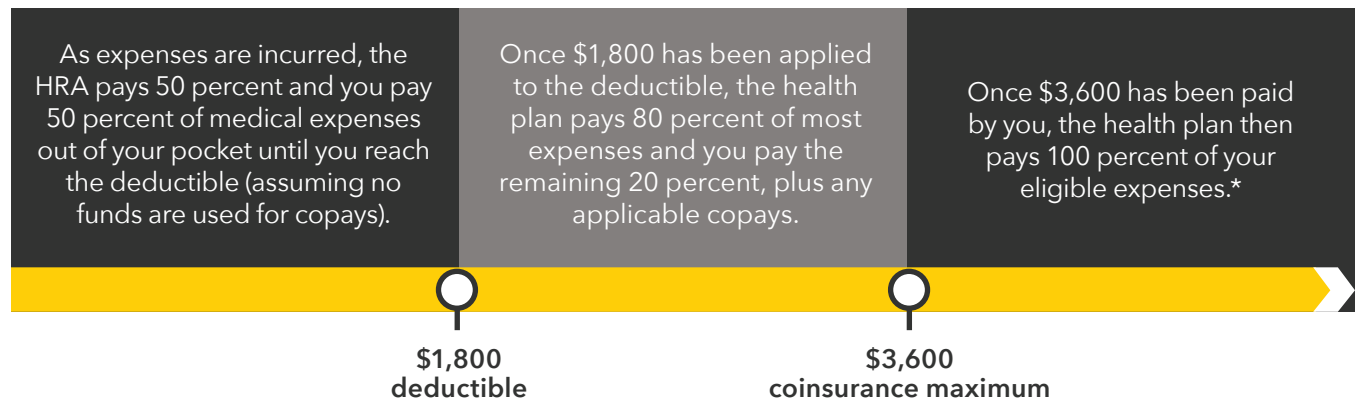


## With an HRA (shared payments)

\$1,800 deductible; \$3,600 out-of-pocket maximum

(Worker coinsurance is 20 percent on most medical services; copays apply to pharmacy expenses)

Employer funds an HRA with \$900 of which the employer pays 50 percent and the worker pays 50 percent concurrently



\*If your CHP option has a coinsurance maximum, copays will still apply. If your CHP option has an out-of-pocket maximum, most copays would not apply after the out-of-pocket maximum is reached. Refer to your CHP Summary of Benefit Coverage (SBC) for more information.



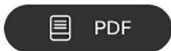
### Fast fact

Your employer makes certain designations when setting up the HRA, including whether to only reimburse expenses applicable to the deductible or to include copays, coinsurance, pharmacy, dental or vision expenses. The employer also designates whether the HRA pays first, the worker pays first, or if shared payments occur at the same time. You can fund an FSA to use as a way to pay any costs that are your responsibility.

# Your Explanation of Payment

A summary of your HRA activity from Further is available online. This is called an Explanation of Payment (EOP). Your EOP is not a bill, but rather an explanation of what was paid from your HRA. An EOP can be accessed at any time, directly from the Online Member Service Center on [hellofurther.com](http://hellofurther.com).

## Explanation of Payment (EOP)



### Payment Summary

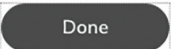
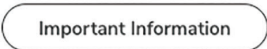
Total Paid	\$269.05
Payment Type	Direct Payment
Payment Issue Date	May 22nd, 2018
Payee	Pharmacy Point of Sale

### Appeal Rights

If you have questions on how your claim was processed, please click the Important Information button below to review your important claims processing information and your complaint/appeal filing rights.

### Individual Claims

Account	Source	Claim #	Service Type	Patient	Start date	End date	Submitted	Approved	Re
HRA	Pharmacy Purchase		Drugs (Prescription)		05/22/2018	05/22/2018	\$269.05	\$269.05	N/



Please call Customer Service at 800-859-2144 if you have questions regarding this report. Customer Service Hours are 7 a.m. to 8 p.m. CST, Monday-Friday. Detailed information regarding your account can also be obtained on our website, [hellofurther.com](http://hellofurther.com)

# Frequently asked questions: Your health plan

**Q: Who pays my health care provider?**

**A:** You are responsible for paying your provider for any copays, coinsurance, deductible amounts, or non-covered services. The health plan pays your provider directly for other covered services. HRA reimbursements are paid directly to you, so you're in charge of managing your account.

**Q: Will I have to pay my provider before I receive money from my HRA?**

**A:** Further is committed to processing claims promptly. However, there may be times when you receive a bill from your provider before receiving money from your HRA. In this case, speak to your provider's business office to determine a mutually acceptable payment plan. Any late charges are your responsibility.

**Q: Why did I receive a check in the mail from Further?**

**A:** Further is the administrator of your HRA (and possibly your FSA if you have one). Further processes your reimbursement claims and will either send you a check for the amount of the claim (to the extent that the funds are available), or deposit the money into a checking or savings account, depending on how you set up your personal spending account(s).

**Q: What happens if my claim is reprocessed? What if I have already paid my doctor?**

**A:** If you've already paid your doctor and then your claim is reprocessed by your health care administrator, your doctor should send back any money you overpaid. If you have also received reimbursement from your HRA for this reprocessed amount, you should return this money to Further to be deposited back into your HRA.

**Q: If I'm covered under more than one health plan, how do I request reimbursement from my account?**

**A:** You will need to submit a manual claim request to Further after both health plans have processed your claim. This submission should include an Explanation of Health Care Benefits (EOB) from both health plans.

## Fast fact



Take advantage of preventive care benefits that can help you stay healthy and reduce your need for health care services. When it comes to the cost of health care, your choices do make a difference.





**It's good to know** that your Health Reimbursement Arrangement is in the hands of a trusted, experienced administrator. That's the peace of mind you get with Further. Through our holistic approach, we not only help you save for health-related expenses, we provide the tools to make you a better health care consumer.

## Member Customer Service

**800-859-2144**

7 a.m. to 8 p.m. CST, Monday-Friday

24/7 access via the Online Group Service Center

Visit us online at **hellofurther.com**

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