

Oregon Coast Community College

Section 105 Health Reimbursement Arrangement

Employee Instruction Sheet – Moda Plan 5

Oregon Coast Community College is continuing a Section 105 Group Health Reimbursement Arrangement (HRA) to help provide better health care to employees and their families. Group HRAs are implemented by many employers to help manage increasing health care costs and to provide employees with an incentive to be better consumers of health care. They are working with Diversified Benefit Services, Inc. (DBS) to manage and administer the HRA. The program works as follows:

- Your employer implements changes to your Group Health Insurance Plan.
- You and/or your family members utilize your health plan as you normally would. The insurance company will process your claim and send an Explanation of Benefits form (EOB) to you. The EOB form shows the date of service, service provided, cost of the service, amount insurance paid on the claim, and the portion of the claim you are responsible for paying.
- You submit a claim to DBS along with a photo or copy of your EOB form. The claim can be submitted online, via mobile phone app, by fax (262-367-5938) or by mail. If submitting by fax or mail you will need to complete a Group HRA claim form to submit with a copy of your EOB.
- DBS staff reviews the claim. Eligible expenses are reimbursed directly to you based on the schedule below.
- If you provide your email address to DBS, all notifications including claims received, reimbursements issued and requests for additional information will be sent to you via email.
- Any reimbursements due for claims received by Friday (9:00 a.m. CST) will be issued the following Friday.

Group HRA Reimbursement Schedule – Moda Plan 5

<u>Plan Year:</u>	10/1/2020 – 09/30/2021
<u>Eligible Expenses:</u>	Medical Deductibles, Coinsurance and Copays incurred under the Employer Sponsored Group Health Plan
<u>Deductible In-network Level:</u>	\$2,100 (maximum 3 per family)
<u>Reimbursement Levels for the Plan Year:</u>	
First \$300 per in-network deductible expenses:	Employee Responsibility
Next \$1,700 per in-network deductible expenses:	Reimbursed by the HRA @ 75% (\$1,275 HRA / \$425 Employee)
Next \$100 per in-network deductible expenses: (if applicable)	Employee Responsibility



Co-Insurance & Copays In-network Level:

\$5,100 (maximum 3 per family) *

Reimbursement Levels for the Plan Year:

First \$2,175 per in-network co-insurance & copays:

Employee Responsibility

Next \$2,925 per in-network co-insurance & copays:

Reimbursed by the HRA

*** Family Coinsurance is subject to the Health Plan the District purchased.**

*** Prescription Drug copays are not eligible for HRA reimbursement.**

The HRA reimbursement is based on the Employer's In-network Group Health Plan. If you incur out-of-network deductible expenses, then the reimbursement is capped at the in-network reimbursement level.

Additional Information:

- You are responsible for paying the doctor and/or hospital bills. You will be reimbursed after you submit the claim and corresponding documentation to DBS.
- You must be an active employee on the Employer's Group Health Plan or on COBRA (under your current Employer's Group Health Plan) to receive a reimbursement.
- If you (or your family) have secondary insurance, please submit copies of the EOB forms from both carriers.
- Any portion of the expense reimbursed by the HRA **IS NOT** eligible for reimbursement under any other program or by any other source. This includes, but is not limited to, Insurance Plans and Flexible Spending Accounts. Any portion of an expense reimbursed by the HRA **IS NOT** eligible as a deduction on your income taxes.
- Reimbursements are tax-free to you.
- If another source reimburses you and/or a provider (i.e. doctor, hospital, and clinic) for an expense that the HRA also reimburses you for, you are responsible for paying back the Group HRA Plan.
- **At the end of each Plan Year you have a 90-day run-out period in which you may submit your claims.** If you terminate employment, you have a 90-day run-out period in which you may submit your claims.
- Your employer assumes the cost for the Plan's administration.
- Your employer reserves the right to cancel or modify this program at any time.
- This Employee Instruction Sheet is intended only as an overview of the Group HRA benefits. The HRA plan qualifications and limitations are stated in the Plan Document. The Plan Document determines how the HRA plan benefits will be administered.

If you have questions on the program, please call DBS at 1-800-234-1229.

www.dbsbenefits.com



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DBSbenefits.com

Diversified Benefit Services, Inc.
P.O. Box 260
Hartland, WI 53029
(800) 234-1229

File Online—it's fast, convenient and secure

Using your laptop or PC, you can submit your claims online 24/7. DBS's exclusive A.S.A.P.[®] (Advanced Strategic Administration Program) is a safe and quick way to see claim information and get reimbursed from your Health Care FSA (HCFSA), Dependent Care FSA (DCFSA), Limited Purpose FSA (LPPFSA), or Health Reimbursement Arrangement (HRA).

1. Login to your online account at DBSbenefits.com
2. Select the Benefit Plan Type (FSA, HRA)
3. Select "Claims > Claims View/Submit > Submit"
4. Complete the required information
5. Attach an image with supporting documentation (.pdf or .jpg)
6. Submit

File on the go—use our Mobile Phone App

Filing using your smartphone or tablet is simple.

1. Login using your A.S.A.P.[®] name and password, click "File a Claim"
2. Take a picture or use an existing photo, click "Attach Image"
3. Select the Benefit Plan Type
4. Enter dollar amount, answer questions, click "Submit"

Visit your favorite app store to download.



File via mail or fax

More traditional filing is available, too.

1. Download a claim form at DBSbenefits.com
2. Select the "Participant Resources Tab > Forms"
3. Complete the form and attach copies of your documentation
4. Mail to Diversified Benefit Services, P.O. Box 260, Hartland, WI 53029
5. Or fax to 262-367-5938

For assistance, please call DBS at **(800) 234-1229**
or visit **DBSbenefits.com**



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Submit and document your claim in one easy location.

Using your smartphone or tablet, you can submit your claims online 24/7. DBS's exclusive A.S.A.P.[®] (Advanced Strategic Administration Program) is a safe and quick way to submit claim information and get reimbursed from your Health Care FSA (HCFSA), Limited Purpose FSA (LPFSA), Dependent Care FSA (DCFSA) or Health Reimbursement Arrangement (HRA).

Step-by-step guide—it's easy, convenient and secure.



STEP 1

Login using your A.S.A.P.[®] name and password, click "File a Claim"

STEP 2

Take a picture or use an existing photo, click "Attach Image"

STEP 3

Select the Benefit Plan Type

STEP 4

Enter dollar amount, answer questions, click "Submit"

Visit your favorite app store now!



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105-HRA

Section 105 Health Reimbursement Arrangement (HRA) Claim Form

Employee Name (please print): _____

Email Address: _____

Name of Your Employer (please print): Oregon Coast Community College

Employee Signature: _____ Date: / /

Mail or fax this form to:
Diversified Benefit Services, Inc.
P.O. Box 260
Hartland, WI 53029
Fax: (262) 367-5938
For additional claim forms log on at www.dbsbenefits.com

Indicate here if your address/information has changed:

If you are requesting reimbursement from a section 105 Plan please complete the appropriate information at the right.

**SECTION 105 HEALTH REIMBURSEMENT ARRANGEMENT (HRA)
SEE INSTRUCTION GUIDE IN REIMBURSEMENT KIT**

Who incurred the expense? Employee
(check all that apply) Spouse
 Dependent

To expedite you Section 105 reimbursement please complete the top portion of the expense reimbursement claim form and remember to sign your name in the appropriate area.

You must attach proper documentation to this form for reimbursement. An example is an Explanation of Benefits (EOB) report from your medical insurance provider. This report is sent to you by your insurance *after* it has been processed.

OFFICE USE ONLY: A: _____ D: _____

By signing this form, I certify that the amounts listed are correct and are expenses that represent qualified reimbursable expenses. I will not claim these items on my personal income tax return for medical itemization nor claim any dependent care reimbursement expenses as tax credit. I certify that I will not be reimbursed for the expenses listed below from any insurance company or insurance plan or the following: any other Flexible Benefit Plan, Medical Savings Account (MSA), Health Reimbursement Arrangement (HRA), Health Savings Account (HSA), another reimbursement plan or any other source. I also certify that the expenses have been incurred and dates of service are during the timeframe required by the benefit plan. I will also provide documentation necessary to support the amounts being requested for reimbursement. In addition, by signing this document, I acknowledge and agree that DBS may, in the case of an overpayment (fraudulent, inadvertent or otherwise), offset future expense reimbursements to me to account for such an overpayment. I also agree to immediately inform DBS if I become aware of an overpayment and agree to reimburse the Plan Sponsor to the extent that an offset of future reimbursements is either impossible or inconvenient. Finally, I certify that I am aware that I may be reimbursed from the Plan only for my own expenses, expenses of my spouse, and expenses of my "dependent" children as defined by my employer's Plan.

Oregon Coast Community College
Group HRA FAQ Sheet 2020-21



What is an HRA?

Moda Plan 5 is combined with a Group Health Reimbursement Arrangement (HRA) to increase employee benefits by minimizing the premium expenses, payroll deductions, deductible liability for employees and the maximum out of pocket expenses. Please see “Employee Instruction Sheet” for Group HRA plan design.

What is eligible for reimbursement?

The Group HRA is for medical reimbursements only, so there is no need to turn in dental, vision, or prescription expenses.

How do I submit claims?

You may file claims via Mail, Fax, Online, or with the App. Please see “Claims Filing Options” document for further information.

Do I need to submit all of my Explanation of Benefits (EOBs)?

Submit all medical EOBs that shows an amount in the “deductible” or “coinsurance/copay” column. You do not need to submit medical EOBs that show a patient responsibility of “0”, such as annual well exams.

*Please Note: If you have double coverage you will need to send the medical EOBs for both plans when you submit your claim. Please wait until you have both and submit the two medical EOB documents together.

Do I need to submit receipts?

No, please do not submit receipts for HRA claims, only medical EOBs.

How does the ‘reimbursement’ money get to me?

Once your claim has been approved, disbursements will be made according to plan design. Deposits into your account occur on the Friday following completion of claim. These reimbursements are via direct deposit to the checking or savings account you designate.

How does the doctor or medical center get paid?

You are responsible for paying the doctor or medical center’s bill. Please submit the claim once you receive the medical EOB. This should allow for adequate time to receive Group HRA funds that may be used to assist in paying the bill.

What is the time limit on submitting claims?

We encourage you to submit claims as you receive medical EOBs throughout the plan year. Participants have the full plan year and a 90 day run out period during which they can submit claims. (December 31, 2021 is the deadline for the 2020-21 Plan Year).

Do I need to wait until I’ve met my full deductible amount before I start submitting claims?

No. Please submit medical EOBs for yourself and covered dependents as soon as you receive them so that DBS may track expenses. Once you have met your reduced Group HRA deductible and/or coinsurance or copay thresholds, you will begin receiving Group HRA disbursements.

Do I pay for services at the time of my appointment?

You may be responsible for copays at the time of the appointment.

Will we get information at the end of the year on how much we spend on insurance for tax purposes?

No because there is no tax liability for these reimbursements.

Still Have Questions? Contact:

DBS Customer Service
(800)234-1229
Monday – Friday
6:30 AM – 3:00 PM Pacific

OR

Mae Hawkins, Benefits Account Manager
Waldo Agencies
(208)780-1154 direct
mhawkins@waldoagencies.com

Oregon Coast Community College **Group HRA FAQ Sheet 2020-21**



I'm trying to file my Group HRA Claims online or on the mobile app, and I'm asked to choose if this is a deductible or copay/coinsurance expense. Which do I choose?

Please select the category indicated on your medical EOB; however, the claims processor at DBS will make sure that expenses are allocated properly. It is not necessary to submit a claim twice that includes both deductible and copay/coinsurance expenses.

Why do I need to submit claims?

IRS rules call for "substantiation", which refers to proof an employee needs to show that they incurred a Group HRA-eligible expense. Medical Explanation of Benefits (EOB) documents fulfil these requirements.

What happens to my EOB once I submit it?

Claims are reviewed and processed by DBS staff. Once any one covered, eligible member of your family reaches the thresholds where they are eligible for disbursements, a disbursement is issued to you.

Can I submit a claim for a medical service prior to paying for it?

As long as the service was provided, a claim can be submitted for reimbursement whether or not payment has been made. Distributions from the Group HRA can be viewed either as funds to help you pay your medical expenses with, or reimbursement if the expense has already been paid.

What if my coverage terminates or I terminate employment?

Your participation in the Group HRA ends the same day your coverage under your employer's Group Health coverage ends. However, you and your covered eligible family members have 90 days after the termination of health insurance coverage to submit claims for qualifying expenses incurred while you were covered by the plan.

A claim is showing up in red on my online account with DBS. Why is this?

Claims that show up in red on DBS' website indicate that DBS was unable to process the claim without additional information. Examples of this include claims identified as a duplicates, documents such as invoices or professional billing statements rather than EOB documents, no amount identified as going towards the deductible or coinsurance/copay category, etc. If you are not sure why a claim is still pending, please contact DBS Customer Service.

How do I submit multiple page EOBs on the DBS mobile app?

If you select 'Take Photo' on the DBS app, the app will allow you to take one picture to submit. If you have multiple EOBs or multiple page EOBs, please take pictures of the EOBs on your phone first, then log in to the DBS app and select 'Use Existing Photo'. This will allow you to select multiple images to submit to DBS all at once.

How can I change what account my disbursements are sent to?

In order to change the account your Group HRA disbursements are sent to, please return an updated Direct Deposit Application via fax to DBS at (262)367-5938. Please be sure to mark 'Change Account' in the 'Check Box for New Account/Change/Cancel' section. The form asks that you attach a voided or cancelled check- that step is not necessary so long as your handwriting is legible.

What do I do if DBS' website doesn't recognize me when I try to create my account?

If you are unable to create your account on DBS' website, please call their customer service line for additional support. It is possible that the information they have on file for you does not match what you entered when you attempted to create your account.

Still Have Questions? Contact:

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(800)234-1229
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6:30 AM – 3:00 PM Pacific

OR

Mae Hawkins, Benefits Account Manager
Waldo Agencies
(208)780-1154 direct
mhawkins@waldoagencies.com

Oregon Coast Community College
Health Reimbursement Arrangement
Employee Online Account Viewing Setup
(Provided by Diversified Benefit Services, Inc. (DBS))

As a Plan Participant, you have access to your account information through the DBS online account viewing system known as **A.S.A.P.**® - Advanced Strategic Administration Program. This system allows you to view your claim and reimbursement information related to your Plan.

To begin viewing your information you will need to create your personal online account. (All information provided is securely encrypted and protected.)

CREATING YOUR ONLINE ACCOUNT

1. Go to the DBS website at www.dbsbenefits.com
2. Click 'User Login' located on the top right of your screen.
3. On the Login screen, click on "Create New Account"
4. Enter your employer PIN: **OCCC** (then click the red arrow)
5. Enter the New Account Information requested.
 - a. Your Email address is required.
 - b. You may choose any combination of characters (minimum of 8 characters) when entering your Login Name
 - c. You may choose any combination of characters, 1 upper case, 1 lower case and 1 numeric when entering your Password.
6. When you are finished click "submit". A message will indicate that your account has been successfully created. You will also receive an email confirmation.
7. You may now logon with your Login Name and Password and view your current account information.

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