

HOW DO I PAY FOR MY QUALIFIED MEDICAL EXPENSES OUT OF MY HRA?

- **AT THE DOCTOR'S OFFICE** – You will need to present your Blue Cross Card to the doctor's office. You should avoid paying your doctor's office anything at the point of service (time of visit). Instead, let the office know that you no longer have a co-pay and ask the doctor's office to bill Blue Cross first. The reason for doing this is so that the charge for the office visit can be re-priced at a discounted rate. Blue Cross will send you an Explanation of Benefits (EOB) that will show what you owe your doctor. Your doctor will then bill you for the amount reflected on your EOB. You will want to match your EOB against what the doctor bills you to make sure they are the same amount. Please send your entire EOB to BASIC via fax/email/mail with your claim form. BASIC will mail you a check or issue you a direct deposit for the amount reflected on your EOB. After you have received the money, it is your responsibility to pay the doctor.
- **AT THE HOSPITAL/LAB** – This will be the same procedure as office visits.
- **AT THE PHARMACY** – You will need to present your Blue Cross Card to the Pharmacy to ensure that you are receiving the discounted rate through Blue Cross and to be sure that the amount you are paying for your RX will be credited toward meeting your deductible. The pharmacy will be able to tell you the discounted rate on the spot, so you should use your HRA debit card to pay for your prescriptions. You should always select the credit option when using this card and sign for your prescription. Your HRA card will only work at the pharmacy. Once you have swiped your card, you will need to fax/email/mail your prescription receipt to BASIC with a Claim Form. You will have 30 days to complete this procedure. BASIC will send you a reminder 15 days after the card swipe if we haven't received your documentation. If another 15 days goes by and we still haven't received the RX receipt your card will be automatically deactivated until your receipt is received or the money is paid back.