

How to File a Claim

The below information will help you understand your HRA VEBA Plan's overall claims process and related IRS rules. Knowing this information will help you submit "clean" claims that will be processed quickly and hassle-free. To learn more about what types of out-of-pocket medical care expenses and premiums are eligible for reimbursement and who is eligible for coverage under your HRA VEBA Plan, read the **Qualified Expenses and Premiums** and **Definition of Dependent** handouts available online. To get copies, log in at hraveba.org and click **Resources**, or contact the customer care center at customercare@hraveba.org or **1-888-659-8828**.

Can I submit my claims online?

Yes, online claims submission is available and recommended. Submitting claims online is faster and easier than using a paper **Claim Form**. To submit a claim online, log in at hraveba.org and click **Claims**.

Where can I get a Claim Form and where do I send it?

To access paper forms, log in at hraveba.org and click **Resources**, or contact the customer care center at customercare@hraveba.org or **1-888-659-8828**. You can email, fax, or mail your completed Claim Form and required documentation to us as indicated on the form. Email or fax is recommended and preferred over regular mail.

A fully completed and signed Claim Form, with proper proof of expense attached, is required for reimbursement. Be sure to use the most current version of the Claim Form.

What type of documentation (proof of expense) do I need to include?

IRS rules require that you include proper proof of each expense. Missing, incomplete, or illegible forms of documentation are the most common reasons claims are denied. You can help avoid denied claims by making sure the proof you submit is legible and contains all of the following:

1. **Name** of patient or covered individual who received the item or service;
2. **Date** item was purchased or service was provided;
3. **Service Provider** name (e.g. doctor, pharmacy, hospital, etc.)
4. **Description** of the item purchased or service received; and
5. **Amount** of out-of-pocket expense.

Unacceptable documentation includes:

Cancelled checks, credit or debit card receipts, bank statements, balance forward or payment on account statements, and EOBs that indicate an estimated insurance payment or that final insurance payment has not yet been

determined. You will need to submit a final EOB, detailed receipt, or itemized statement that reflects your actual out-of-pocket amount.

Generally, all of the basic information requirements are contained on any one of the following types of documents:

1. **Explanation of benefits (EOB)** from your insurance company (recommended);
2. **Itemized statement** of services from your doctor or other service provider;
3. **Stub or "bag tag"** from a prescription (not the cash register receipt); or
4. **Detailed receipt and prescription** for over-the-counter (OTC) medicines.

What types of claims require additional proof?

Certain types of claims require proof that is slightly different or in addition to the basic information requirements. For example:

• Insurance premiums

Proof of qualified insurance premiums must include: (1) name(s) of covered individual(s); (2) premium amount(s); (3) policy period (i.e. coverage month(s)); and (4) insurance provider name and address. This information is typically contained on your premium billing notice, statement of insurance, open enrollment notice, pension benefit direct deposit stub, or similar form of documentation. For long-term care insurance premiums, include a copy of the policy's Declarations page, which should contain proof that the policy is tax-qualified.

Auto reimbursement of ongoing (e.g. monthly) insurance premiums is available. Complete and submit an **Auto Premium Reimbursement** form. To access paper forms, log in at hraveba.org and click **Resources**, or contact the customer care center at customercare@hraveba.org or **1-888-659-8828**. Or, skip the form and set up your auto premium reimbursement online after logging in to your account at hraveba.org.

IRS regulations provide that insurance premiums paid by an employer, deducted pre-tax through a section 125 cafeteria plan, or subsidized by the Premium Tax Credit are not eligible for reimbursement. If requesting reimbursement of premiums deducted from your paycheck, you must include a letter from your employer that confirms a pre-tax option for the deduction of such premiums is not available.

- **Orthodontia**

Reimbursement generally may not exceed the cost of services provided to date. However, full or partial pre-payment of orthodontia services may be reimbursed so long as you submit proof of having made such payment. In addition, a letter, contract, or similar document from your provider that contains the patient name, service provider name, description of services, and amount of out-of-pocket expense is required.

- **Massage therapy**

Massage therapy claims require a prescription or letter of medical necessity from your doctor, unless you submit (1) an itemized statement of services that contains a diagnosis/condition or (2) an EOB from your primary medical insurance carrier that confirms insurance has paid its portion of the total charge.

- **Vitamins, remedies, and supplements**

You must submit a prescription or letter of medical necessity from your doctor. Claims for vitamins, remedies and supplements do not qualify if such products merely benefit your general health. However, the products might qualify for reimbursement if recommended by a medical practitioner to treat a specific medical condition.

- **Over-the-counter (OTC) medicines and drugs**

Federal healthcare reform laws require that claims for OTC medicines and drugs (except insulin and contact lens solution) purchased on or after January 1, 2011 require a prescription or note from a medical professional recommending the item to treat a specific medical condition. OTC medicines and drugs like aspirin, antihistamines, and cough syrup must be prescribed. The prescription requirement applies only to medicines and drugs, not to other types of OTC items such as bandages and crutches.

- **Transportation and lodging for medical care**

Claims for transportation may include car, bus, taxi, train, plane, and ferry fares. A standard mileage rate set by the IRS, not actual car expenses, for use of a car to obtain medical care is allowed, and proof of mileage is required (e.g. printed MapQuest directions). Lodging may be reimbursable up to \$50 per night if certain conditions are met: (1) lodging is primarily for medical care; (2) care is provided by a licensed physician in a licensed hospital or medical care facility; (3) the lodging is not lavish or extravagant; and (4) there is no significant element of recreation or vacation in the travel. If a parent is traveling with a sick child, up to \$100 per night may qualify.

How long will it take to process my claim and get my reimbursement?

Standard claims processing time is **five business days** from the day your claim is received by us. If you are not signed up for direct deposit, remember to allow adequate mail delivery time to receive your paper check reimbursements in the mail.

You can check the status of your claim online. Log in to your account at hraveba.org and click **Claims**. Click **Claims History** to view past claims and EOBs.

To get your money back faster, submit your claims online. Also, sign up for direct deposit. It's faster and more convenient than waiting to receive paper check reimbursements in the mail.

Will I receive an EOB?

Yes, an EOB will be provided to you after your claim has been processed. If you are signed up for e-communication in lieu of paper (recommended), we will notify you via email when your EOB is available online. To access your EOBs, log in at hraveba.org and click **Claims**. A paper EOB will be mailed to you if you are not signed up for e-communication.

The Notes section of your EOB will contain an explanation if any portion of your claim is not paid. In most cases, unpaid claims can easily be reprocessed after we receive additional information from you.