



Using your HRA and FSA is easy as ABC

With EVHC, using your Health Reimbursement Account (HRA) and Flexible Spending Account (FSA) is easy. We're here to help every step of the way! When you go to the doctor, you don't have to pay in the office. Just tell your doctor's office that your bill will be paid with available HRA funds via EVHC.

What if my doctor insists on payment at the time of service?

Sometimes certain providers insist on payment when you're in the office. If this happens, don't worry! Pay a small amount (\$25) and make sure to keep your receipt. Then submit for reimbursement via myEVHC.com. It's fast and easy!



Your provider will then send a claim to EVHC. We'll process it based on your current benefits, eligibility, and funds available.



If you have the necessary funds in your HRA account, your HRA will pay your provider anything you owe, including amounts applied to the deductible.



If your HRA account doesn't have enough to cover what you owe, you'll get a letter telling you that you've exceeded your balance. You'll pay the balance directly to your provider.

Tip:

Review your explanation of benefits (EOB) before paying your doctor to make sure you don't overpay!





How do I get reimbursed?

Submitting for reimbursement is fast and easy. You can do it quickly online:

- Log on to **myEVHC.com** and click on the **myEVHC Spending Accounts** link under *My Links*.
- Then click the *File a Claim* button to file your receipts



What about at the pharmacy?

Using your HRA for medications works a little differently. Give your HRA debit card (also called a Benny Card) to the pharmacy or provide your card information when setting up a mail order prescription. If you pay for medications with cash or a credit card, keep your receipt to file a claim with EVHC for reimbursement.



If I don't have enough in my HRA account, can I use my Flexible Spending Account (FSA)?

Yes, you can use your FSA to pay eligible expenses. You have a couple of options:

- Give your Benny Card information to your provider. Or,
- Pay with cash, credit card, or check and then submit your receipt for reimbursement.

Questions? Call EVHC customer service at the number located near the top of your ID card.

