

Tips for using HCRA to pay insurance premiums.

Speed up the processing of your claims and put money in your account faster.

Here's what you need to know about how your HCRA works and how to get reimbursed for insurance premiums from your HCRA account.

Post Employment / Retirement HCRA

If you no longer are employed for the employer who put money into your HCRA account, your HCRA becomes a Post Employment / Retirement HCRA. Your former employer must contact Further to change the status of your HCRA from Active to Post Employment / Retirement.

Post Employment / Retirement HCRA covers the following insurance premiums:

- Medical insurance premiums not paid with pre-tax payroll dollars;
- Stand-alone policies like dental, vision or other benefit policies not under guidance by the Affordable Care Act.
- Individual or family medical insurance premiums for plans purchased on The Exchange without a subsidy.
- Medicare premiums as long as the Medicare Secondary Payer rules are followed.

Post Employment / Retirement HCRA does NOT cover the following:

- Insurance premiums for medical insurance purchased on The Exchange with a subsidy;
- Insurance premiums paid (all or a portion) with pre-tax payroll dollars;
- Insurance premiums that are also reimbursed through an HSA after age 65.

Submitting claims

To ensure that your claims are processed promptly and accurately, please follow these steps:

Step 1 Sign into your account at hellofurther.com and click on Submit a Claim.

Step 2 Complete the required fields and upload the proper documentation. Documentation must include:

- Your name;
- The amount of the claim or expense;
- The time period that the amount covers; and name of insurance company.

Submit your claim to Further no sooner than 30 days before the last date of coverage for a specific time period. (For instance, submit claims for May no sooner than May 1.)

Documentation options (choose one):

- A billing statement from your insurance company;
- A letter from your insurance carrier;
- A bank statement or a printout of an online bank statement that shows the withdrawal amount as the same amount that's being requested for reimbursement. When using a bank statement, the dates of service will be the one-month period in which the withdrawal was made or the actual dates of coverage shown on your policy.
- If you use electronic funds transfer (EFT) to pay your monthly insurance premium, you will need to submit a copy of the verification or confirmation letter you received from your insurance plan when you initially signed up for EFT. This EFT confirmation states the amount

that would be withdrawn from your account each month. You must submit a copy of the same letter with every claim. You will need an updated or amended EFT letter from your insurance plan each year, and any time the amount being withdrawn changes

Further cannot accept the following items as documentation for your claim:

- Cancelled checks
- Handwritten statements from you detailing expenses
- Copies of online bank statements that do not show your name and address
- A copy of your application for coverage

Questions?

If you have questions about your HCRA or a specific claim, please call Further customer service at **1-800-859-2144**.