



**TO ALL BRIDGEWATER COLLEGE EMPLOYEES:**

LD&B Benefits Administrators, is pleased to administer your Health Reimbursement Arrangement plan for the **January to December** plan year.

**Participants electing Medical Plan 6 will be automatically enrolled in the HRA**

Enclosed in the enrollment kit is the following information:

1. Basics of an HRA
2. Benefits Card Information
3. Direct Deposit Form
4. HRA Reimbursement Claim Form

**Current participants** – your Benefits Card will be reloaded with the new amount of your HRA account effective January 1. You do not need to reactivate your card if you have already done so.

**New participants** - you will receive a set of Benefit (debit) Cards with the appropriate amount of your employer-funded HRA account loaded onto it. You will need to activate your card to use it. You do not have to use the card; you may file manual claims if you wish. **Please do not destroy your HRA Benefits Card at the end of the plan year. It is valid for 5 years and will be reloaded with your new HRA amount each year that your employer offers the HRA. There is a \$10 fee for two replacement or additional cards.**

The debit card is a MasterCard; therefore, if you have services provided where they accept MasterCard you will be able to use it. Occasionally you may have services provided where MasterCard is not accepted; in that case you will complete a claim form. Claim forms are available on our website at [www.ldbbenefitsadmin.com](http://www.ldbbenefitsadmin.com).

Sincerely,

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Flexible Benefits Administrator

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## **Bridgewater College HRA**

### **The Basics of an HRA**

An HRA is an employer funded account that will pay for eligible medical expenses related to your deductible/co-insurance. **You will be enrolled in the HRA if you choose the Plan 6 Group Health plan.** Bridgewater College will contribute \$750 per year to the HRA for employee only coverage and \$1,500 per year for employee plus coverage (plus spouse and/or family). The HRA will **not** be available if you choose other health insurance coverage.

### **How HRAs Work**

The types of medical expenses that can be reimbursed by the Bridgewater College HRA are medical and prescription expenses that apply towards the deductible, co-insurance and the out-of-pocket maximums of the Group Health Plan. Unused HRA funds will rollover February 1 and be added to the new plan year's HRA contribution. To pay for eligible expenses, you have access to all of the money contributed into your HRA by Bridgewater College each plan year **plus** any carryover amount. Participants will be able to carry over a maximum of \$1,500 individual and \$3,000 employee/spouse or employee/family each plan year.

### **How will the debit card work with your HRA?**

Your HRA debit card will be loaded with the amount of your employer funded account. You can use the HRA debit card for expenses that apply towards the deductible, co-insurance and out-of-pocket maximums of the Group Health Plan.



**1. What is the LD&B Benefits Card?**

The card is a MasterCard® that gives you an easy, automatic way to pay for qualified HRA expenses. The card lets you electronically access your Health Reimbursement Arrangement.

**2. What should I do when I get my LD&B Benefits Card?**

Before using it for the first time, you should sign your card and activate it by calling the toll-free activation number provided on the front of the card. Once you activate your card you will be given the option to set up a PIN number for your card. If you do this, you will need to select "Debit" when swiping the card and enter your PIN for authorization. If you do not set up a PIN, you will swipe the card as "Credit" and sign to authorize the charge. *By signing and activating your card, you are certifying that you'll use it only for eligible HRA expenses.*

**3. How does the LD&B Benefits Card work?**

It works like a MasterCard®, with the value of your employer-funded HRA stored on it. When you have qualified eligible expenses at a business that accepts MasterCard®, simply use your card. The amount of your qualified expenses will be deducted from your account, and the amount will be electronically transferred to the provider/merchant for immediate payment.

**4. Where can I use my LD&B Benefits Card?**

You can use your card at any health-related location (e.g., doctor, chiropractor) that accepts MasterCard®. The card will NOT be accepted at non-healthcare facilities (e.g., department stores, hardware stores, restaurants, bookstores, gas stations, convenience stores).

**5. Can I use my LD&B Benefits Card to make online purchase?**

Yes, you can use your card to make an online purchase, as long as it is for an eligible expense and is obtained through an eligible health care provider.

**6. Is this just like other MasterCard® cards?**

The card is a special MasterCard® preloaded with your employer-funded election. It is only for qualified expenses. There are no monthly bills and no finance charges.

**7. How many LD&B Benefits Cards will I receive?**

You'll receive two cards.

**8. Do I need a new LD&B Benefits Card each year?**

Your card is good for five consecutive years. As long as the same employee benefit account(s) remain part of your benefit plan and you elect to participate each year, your card will be loaded with your new annual election amount at the start of each plan year.

**9. What if I lose my LD&B Benefits Card or need another one?**

If you lose your card or need additional cards you can order them through your LD&B Flexible Benefits Administrator at a fee of \$10 per two cards.

**10. If asked, should I select "Debit" or "Credit"?**

The card is automatically set up as a "credit" card. With this option you simply swipe the card as "Credit" and sign. If you would like to use the card as a "Debit" card and enter a PIN, you will need to call (866) 898-9795 to set up your personalized PIN.

**11. What are my responsibilities and obligations when using my LD&B Benefits Card?**

It's your responsibility to use your card properly. Each time your card is swiped, you are certifying that the transaction is for an eligible HRA expense (see question #12).

**12. What are eligible LD&B Benefits Card expenses?**

You can use your card to pay for eligible medical expenses only. An expense must meet the following conditions before it can be considered eligible:

- The types of medical expenses that can be reimbursed by the HRA are the expenses that apply towards the deductible, co-insurance, and out-of-pocket maximums of the Coventry Virginia Value HMO Group Health Plan.
- The expense has not been reimbursed (and you will not seek reimbursement for it) under any other health care benefit plan or insurance.

Each time you use your card you are certifying that the transaction meets the above conditions.

**13. Should I save my receipts and other documentation for LD&B Benefits Card transactions?**

Yes. Under IRS rules, you must save documentation for each card transaction. You will receive a letter from LD&B requesting a copy of the Coventry Explanation of Benefits (EOB) for each transaction.

**14. What happens if I use my LD&B Benefits Card for an expense that is determined to be ineligible?**

If you use your card to pay for an expense that is determined to be ineligible, you must reimburse the plan. This also applies if you don't return the required documentation for a card transaction. If you don't reimburse the plan, the plan will take action to recover the ineligible expense. This may include cancellation of your card, reduction of a subsequent eligible claim, or deduction from your pay.

**15. What happens if my LD&B Benefits Card balance won't cover a transaction?**

If your card balance is less than the transaction amount, the transaction will be denied when the card is swiped. In this case, you can ask the provider to charge the amount of your card balance, and pay the remainder in cash.

**16. How do I know how much is in my account?**

You can view your account balance and activity on the online Consumer Portal. Instructions and login information for the site are provided upon enrollment in the plan. We also have a Mobile App available for download; see our website for information on the app. Balances may also be obtained by calling our toll-free number (877) 532-5478.

**17. Can my LD&B Benefits Card balance carry over from year to year?**

Yes, your account balance will carry over from year to year up to the plan maximum.

**18. Whom do I call if I have questions about my LD&B Benefits Card?**

Call your Flexible Benefits Administrator at LD&B at the toll-free number shown on the back of the card.

**19. How can I report a lost or stolen LD&B Benefits Card?**

You can report a lost or stolen card and request a replacement via the online Consumer Portal or by contacting your Flexible Benefits Administrator at LD&B.

**20. Can a LD&B Benefits Card transaction be declined when the provider swipes the card?**

Yes. There are some situations in which a card transaction can be denied by a pharmacy or other location. This can happen if:

- You use your card before it is activated
- Your card account balance is less than the transaction amount
- The merchant is not a health-related facility (e.g., a gas station)
- AVS Decline: some online merchants use Address Verification Services and will enter all or part of a participant's address when processing the transaction. If the address does not match the information stored for your card, the transaction may be declined.
- The expiration date entered by the merchant does not match the expiration date stored for your Card
- The merchant machine is encoded improperly