

# HRA FAQ's

## **What do I use my HRA card (MySource card) for?**

If you have a Flex Spending Account (FSA account), you can use that card for prescriptions and other medical expenses. However, once your FSA is used up, the card can only be used for prescriptions.

**If you do not have an FSA, you can only use your HRA card swipe for prescriptions, and it can only be used after you have met your out of pocket.**

**You do not have to send us Rx receipts or copies of your doctor bills. We will see this on BC/BS data feeds and we will pay your provider directly, or reimburse you if appropriate from your HRA.**

### **1. How do I know if I have an FSA account?**

If you opted to have a payroll deduction to assist you in meeting your out of pocket expense, then you have an FSA account. On your paystub, it may be referred to as "flex spending".

### **2. Will I be receiving two cards, one for my Flexible Spending Account (FSA) and one for my Health Reimbursement Account (HRA)?**

No. Your MySource card is used for both your HRA and FSA. You can register for an online account at [www.myrsc.com](http://www.myrsc.com). Your school administrator can give you the school login code.

### **3. What do I do when I go to the doctor?**

Your provider including pharmacy should submit everything through BCBS. If you have an FSA (Flexible Spending Account), you can pay the bill with your FSA card (your MySource card - the same card as your HRA). You can use this FSA until your FSA amount is used up. After the FSA is used your card swipe will only work for prescriptions.

### **4. How do I pick up a prescription if I haven't spent my \$400 or \$800?**

You will need to pay the full prescription cost, until you reach your out of pocket cost. If you have an FSA, you can pay for the prescriptions with your MySource card immediately.

### **5. How do I pick up a prescription after I've spent my \$400 or \$800?**

You should use your HRA card (MySource Card).

### **6. Why is my pharmacy saying they don't know anything about an HRA on my plan?**

The pharmacy can only see BCBS information. You should use your HRA card for prescriptions only if you've already spent your out of pocket amount.

### **7. What should I do if my provider is demanding payment at the time of service?**

You should always ask your provider to process the claim through BCBS. If you have a Flex Spending Account (FSA account), you can use that card for medical expenses. However, once your FSA is used up, the card can only be used for prescriptions.

If your provider does not take cards, you should pay the bill and submit a paper claim to BCBS. You do not have to submit a paper claim to us. If you have a FSA, then you can submit a claim on [myrsc.com](http://myrsc.com)

### **8. How do I get additional HRA cards?**

If you would like more than one card, please email [info@FuturePlanningassoc.com](mailto:info@FuturePlanningassoc.com). Do NOT send claim to this email address. Be sure to include your school district and the name you would like on the card. There is a \$3 charge for each additional card. Contact your school administrator to see who pays this fee.

### **9. Further questions?** Please view your account at [www.myrsc.com](http://www.myrsc.com) or see your school administrator.