

Town of Westford

HRA Claims Process and Frequently Asked Questions



Who is eligible for this benefit?

Benefit eligible employees enrolled in:

**Eligible Group Medical Plans offered
by the Town of Westford**

Important Timelines:

**Your 2018 plan year runs from:
November 1, 2017 through October 31, 2018**

What is considered eligible for reimbursement?

The HRA will **ONLY** reimburse for eligible medical copays.

Plan Design:

The HRA will begin reimbursing once an employee has met their responsibility. Employees with Single coverage are responsible for the first \$500 in out of pocket expenses before the HRA will reimburse up to a \$750 plan year maximum. Employees with Family coverage are responsible for the first \$750 in out of pocket expenses before the HRA will reimburse up to a \$1,750 plan year maximum.

How am I reimbursed for eligible expenses?

Manual Claims Submission: Employees will submit paper claims using a claim form or online through their participant account:

- **Paper Reimbursement Request Form** – You may submit your paper reimbursement form via mail or fax. You will need to send in your claim form along with your Explanation of Benefits (EOB) from your Medical Carrier showing your responsibility. Claim forms are available at www.hrcts.com

When can I expect reimbursement?

Properly completed claims received in our offices will be expedited for payment within 3-5 days of receipt. Forms may be downloaded by logging into your account, or by calling customer service. Participants can choose to be reimbursed by check or direct deposit.

How do I log on to view my claims online?

- Log in at www.hrcts.com, and click on the Participant Account Login button in the upper right corner of the page.

First time users: once you log in you will see the options for “New user?” click the link below

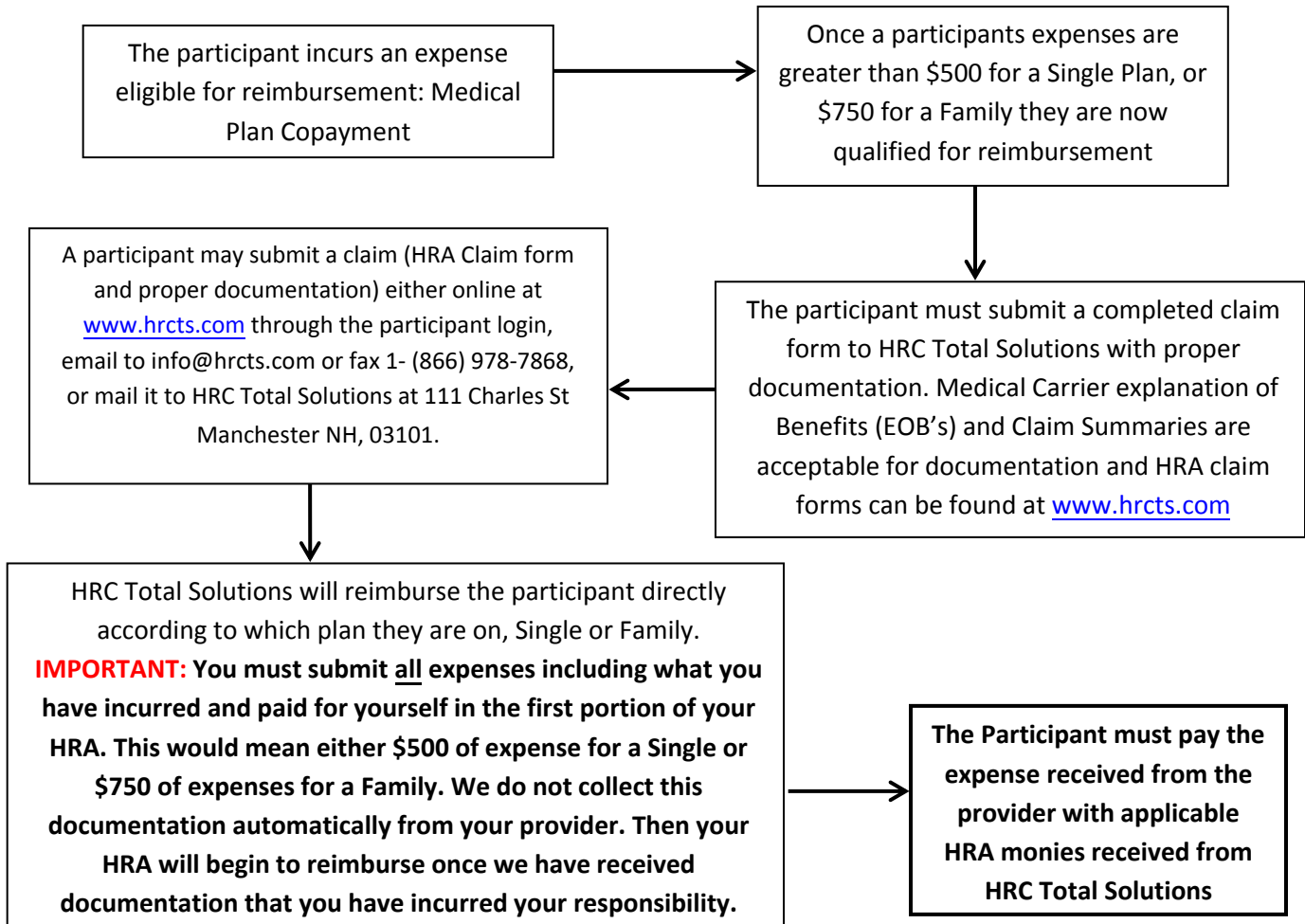
- to create your new username and password.

What can I expect from HRC Total Solutions?

- Claims will be paid in a timely manner.
- HRC Total Solutions representatives will be able to provide information regarding your HRA. We can explain how the plan works and how the design is coordinated with your medical insurance plan. However, for any questions regarding your medical insurance plan and what constitutes covered expenses, we would kindly refer you to your HR department and/or your Medical Insurance Carrier for an explanation of your medical plans

Our Service Representatives are available Monday through Friday from the hours of 8:30 am to 7:30 pm EST. 603-647-1147 Option 1. info@hrcts.com

Claim Submission Process



	Not Eligible For Reimbursement	Eligible For Reimbursement	Maximum Reimbursement Per Plan Year
Single Plan	\$0 - \$500	\$500.01 - \$1,250	\$750
Family Plan	\$0 - \$750	\$750.01 - \$2,500	\$1,750

The signed HRA Enrollment Form must be submitted to Pam Hicks, Director of Human Resources at 55 Main Street, Westford, MA 01886 for pre-approval. A scanned copy can be emailed to phicks@westfordma.gov. All claims are to be submitted directly to HRC Total Solutions.