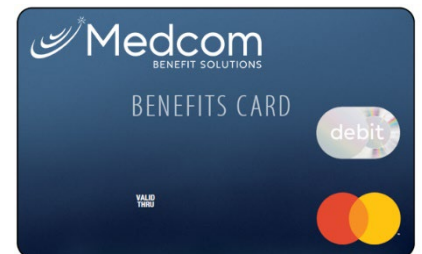


How HRAs Work

Once an employee incurs an expense, the following steps should be taken:

1. Employee submits **all claims** to the Employer-sponsored group health insurance company first.
2. The health insurance company will process the claim and send an Explanation of Benefits (“EOB”) statement.
3. After the employee receives the EOB and if it shows the expense qualifies for reimbursement by the HRA based on the HRA plan design specified by the employer, the claim may be submitted against the HRA for reimbursement. To submit claims:
 - Log in to the online portal at <https://medcom.wealthcareportal.com>.
 - Click “Menu,” then click “Claims,” then click “Submit Claims.” Complete the steps on the screen and upload the EOB; or
 - Submit a picture of your EOB via the Mobile App! The mobile app is free; just search “Medcom” in the app store.
4. Medcom will process the claim and send a reimbursement check or direct deposit payment for the eligible amount based on the plan design.

If the debit card is feasible, the employee may use the debit card in lieu of submitting a request for reimbursement. All debit card transactions that cannot be substantiated at the point-of-sale will require the employee to submit additional information about the expense to demonstrate the expense is eligible under the plan.



1. Employee uses debit card as form of payment at the provider’s office
2. Debit card is approved at eligible providers, based on plan design, up to the balance in the account
3. If the transaction is not a copayment, multiple up to five (5) times a copayment, or at a pharmacy with SKU-filtering technology, Medcom will request the EOB from the participant to substantiate the expense. Note that additional types of transactions may require the participant to substantiate the expense, depending upon the plan design.