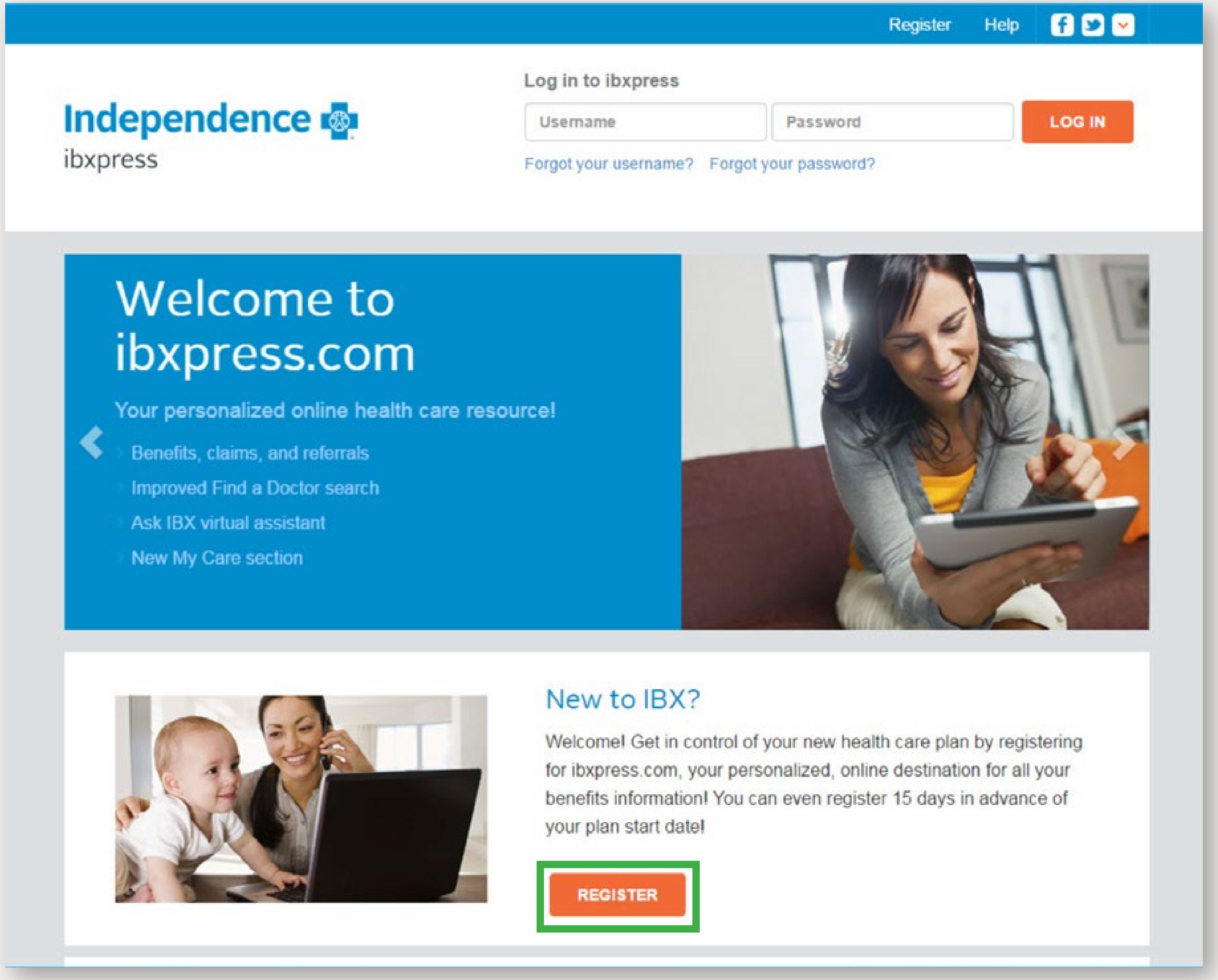
WC | Independence

NAVIGATING YOUR HDHP WITH HSA

Setting Up a User Account

Open your web browser and go to the IBXpress website which can be found on the back of your ID card. Click either **Log In** (if you have previously been on the member website) or **Register** (if it is your first time on the member website).

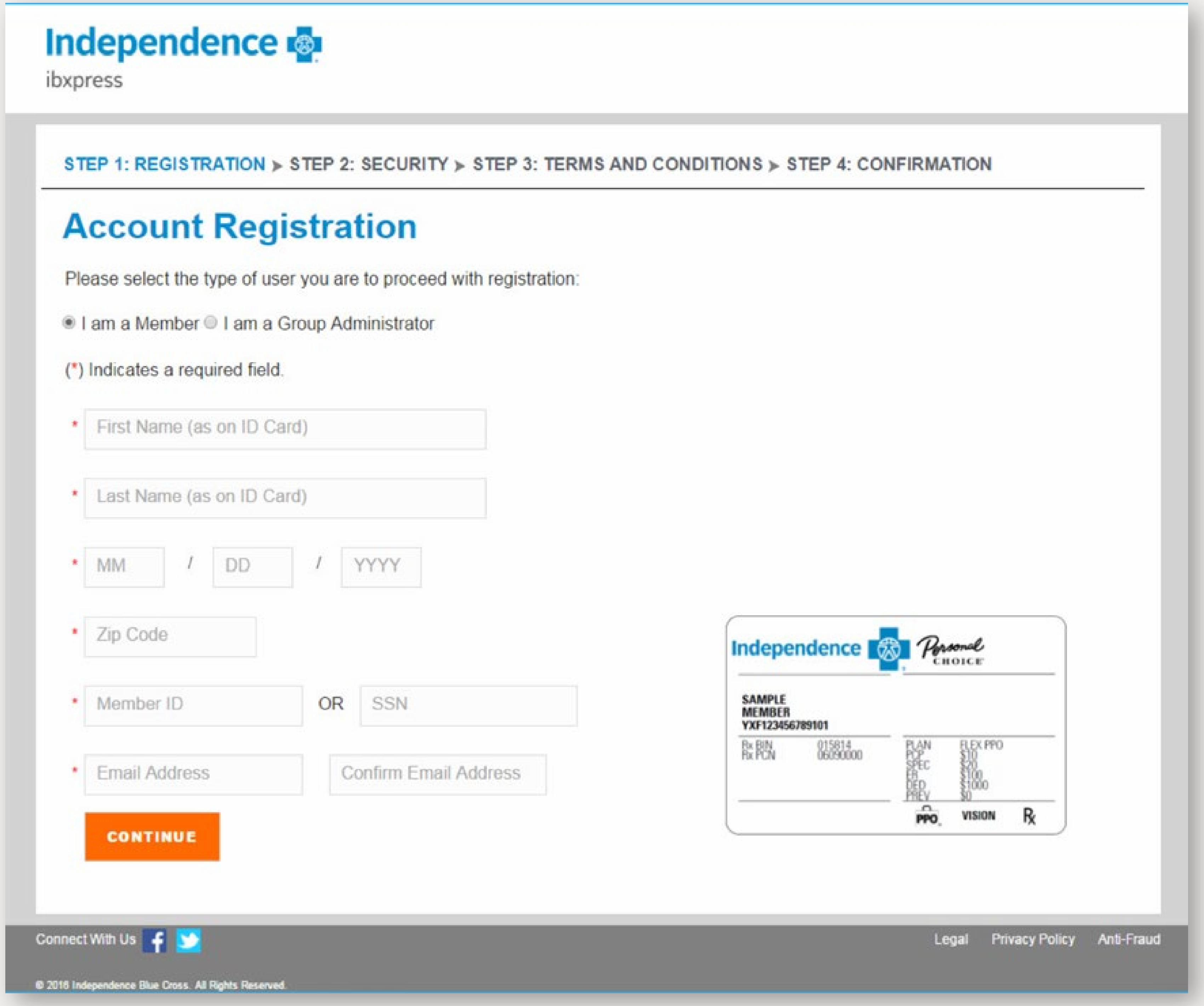


Setting Up a User Account

If you have not registered before, provide the required information on the Registration page. Make sure you have your Member ID card or Social Security Number available.

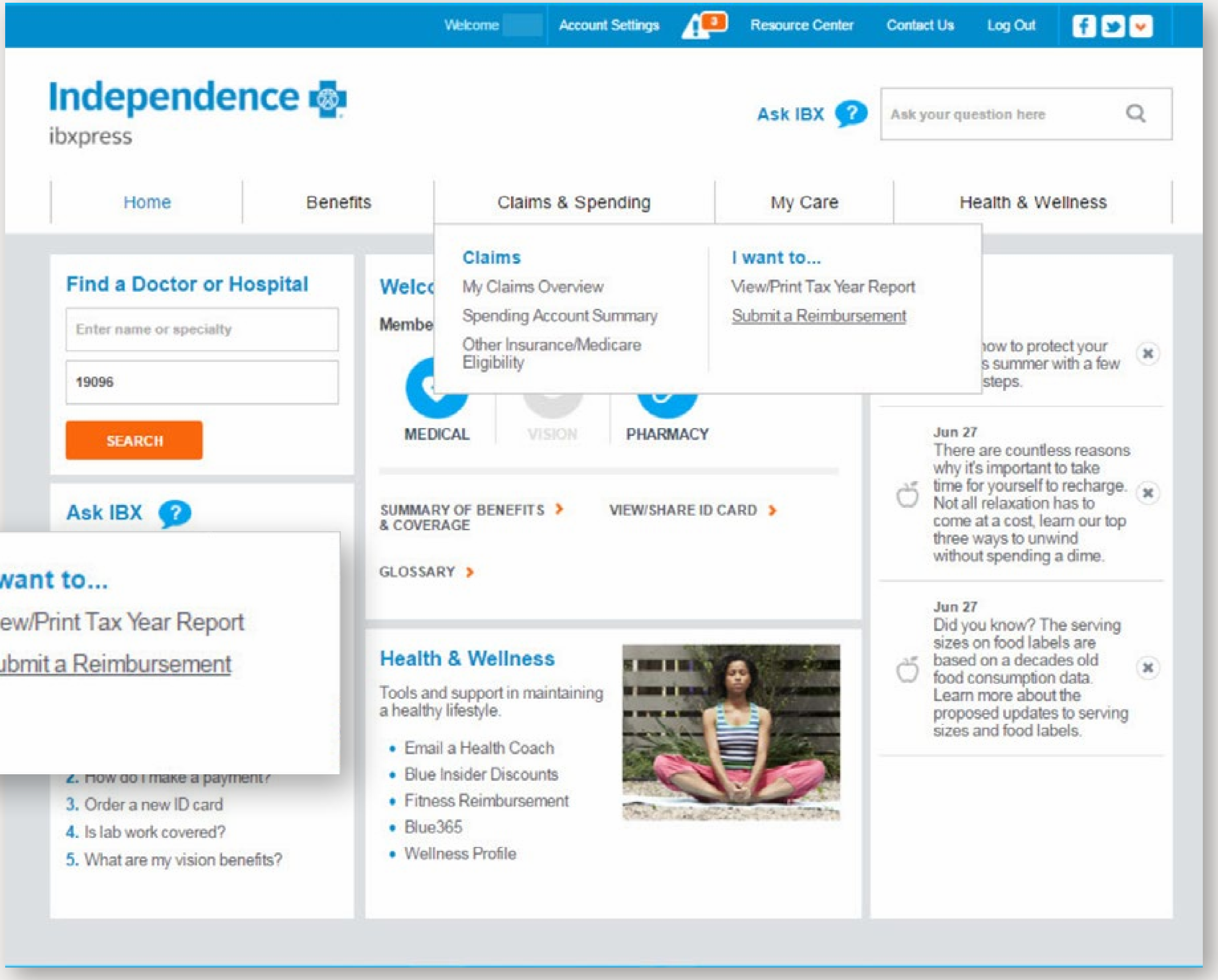
Click continue and follow the instructions.

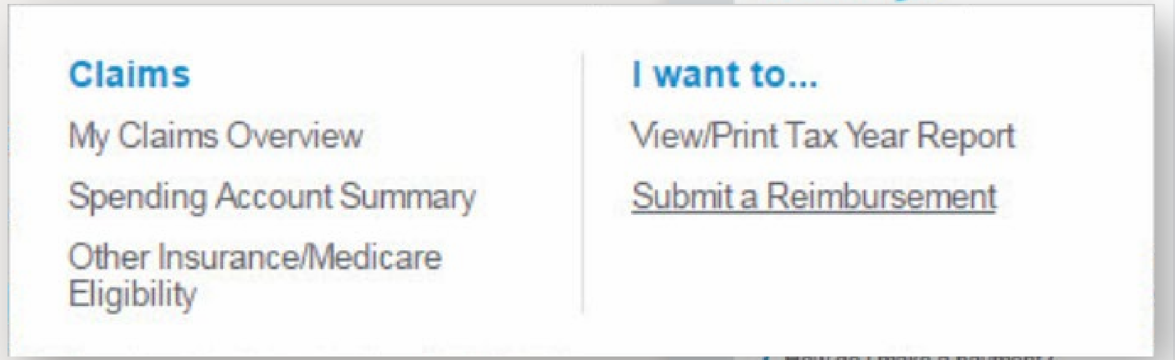
- Create a **Login ID** that is 6 to 15 alphanumeric characters.
- Create a **Password** that is at least 8 characters long, does not begin with a number, contains a combination of both letters and numbers, contains at least one upper case letter and one lower case letter, and does not contain spaces.
- Select a **Security Question** and provide the **Security Answer**.



Landing Page

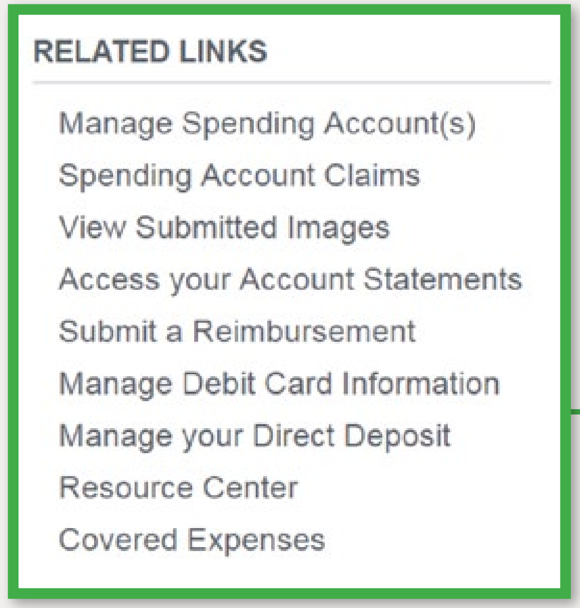
The Landing Page gives you shortcuts to most HSA activities. Under the **Claims & Spending menu**, you can go to **My Claims Overview**, **Spending Account Summary**, and **Submit a Reimbursement**.

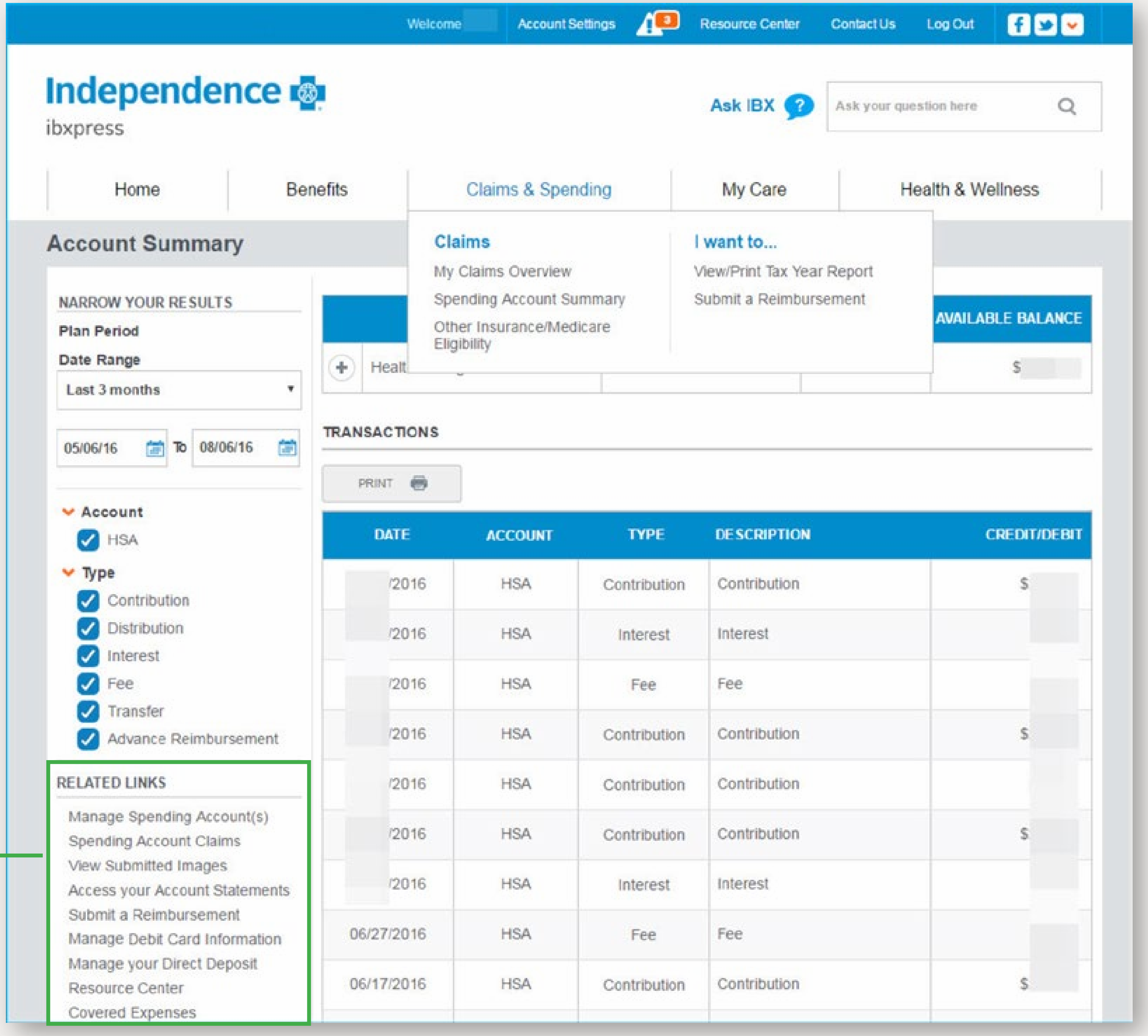




Spending Account Summary

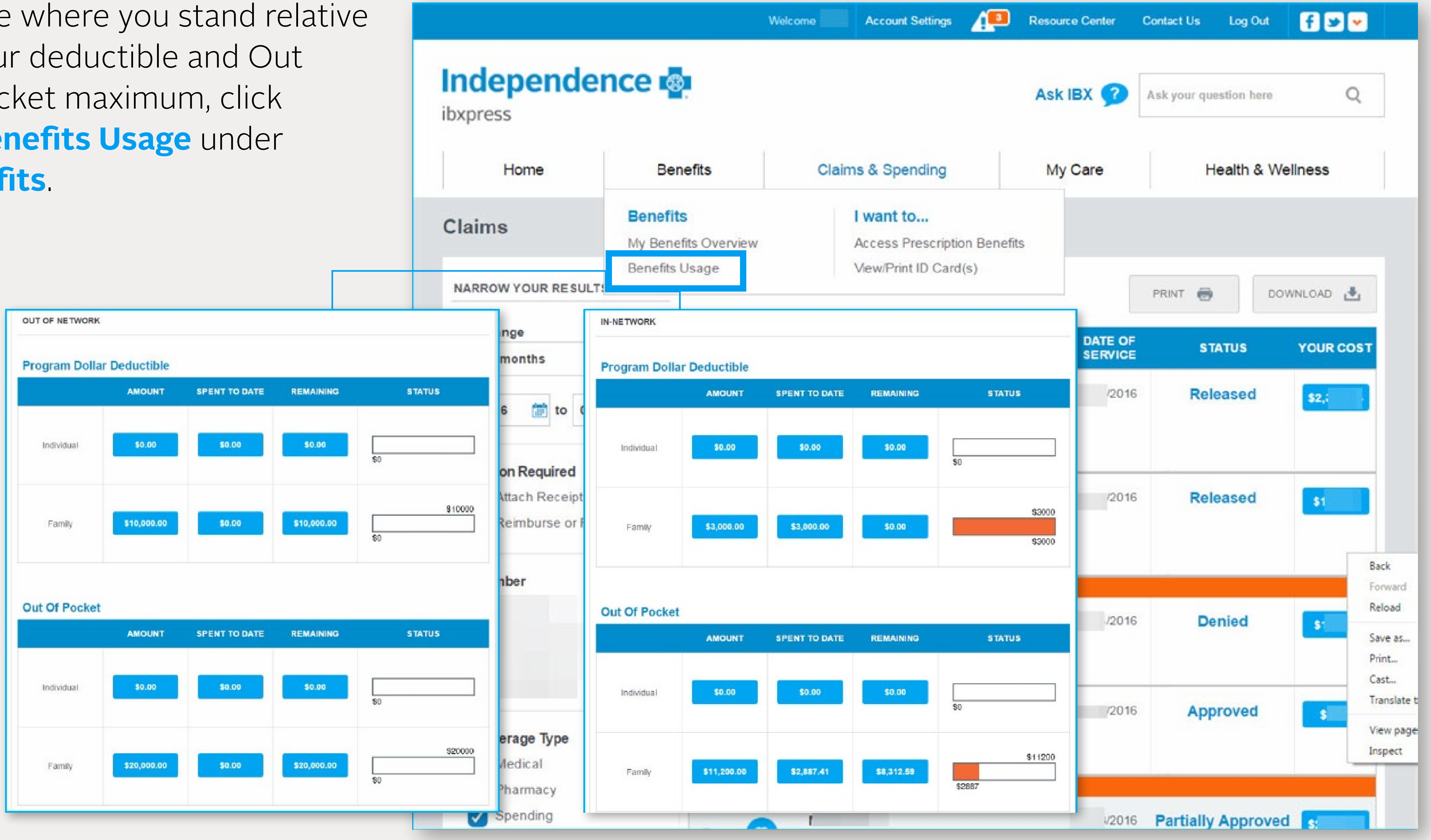
The **Spending Account Summary** shows you your HSA balance, gives you a history of HSA transactions and provides links to other HSA activities through the **Related Links** side bar.





Benefits Usage

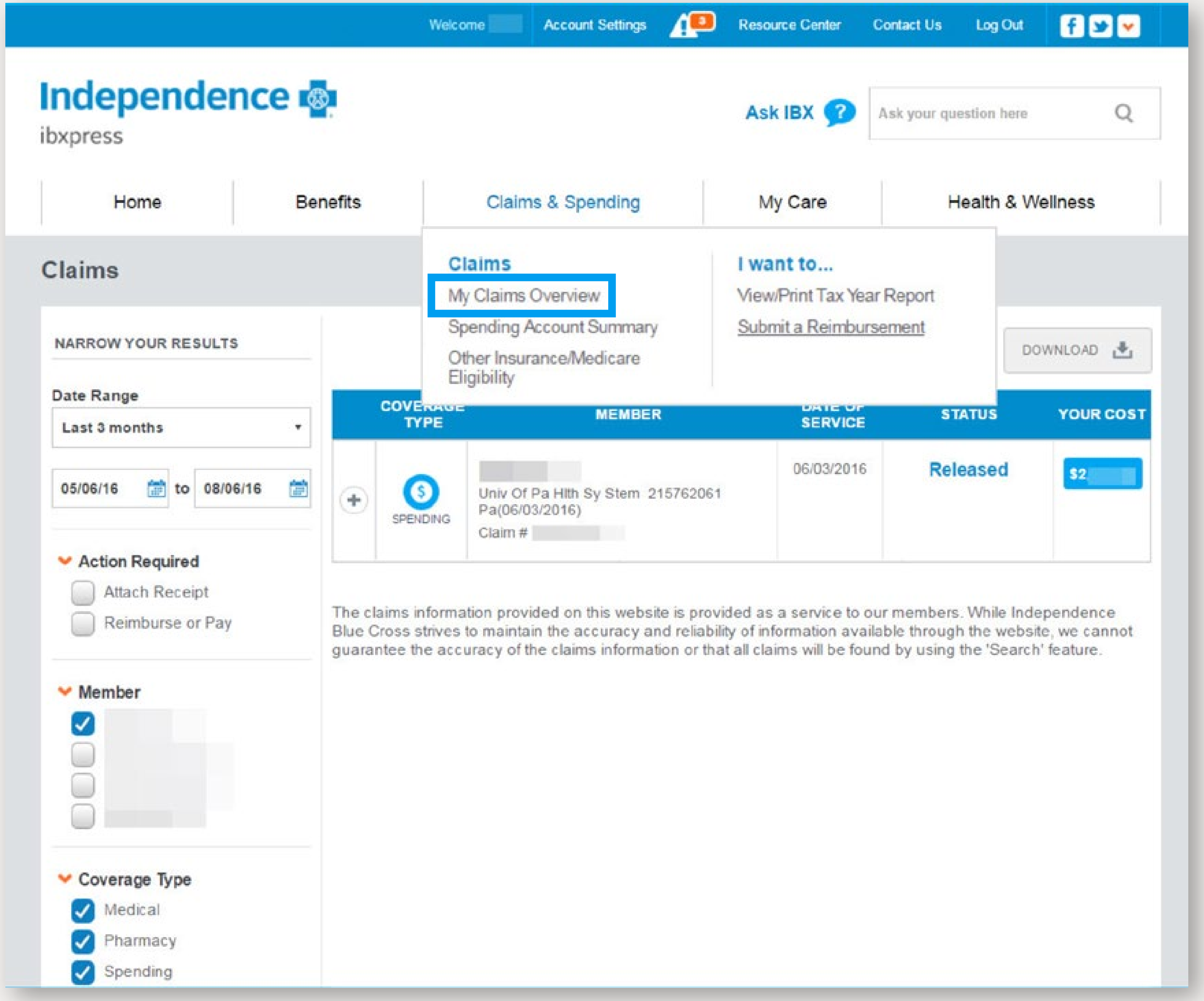
To see where you stand relative to your deductible and Out of Pocket maximum, click on **Benefits Usage** under **Benefits**.



Reviewing Your Claims

To review your claims: Once you have logged on at ibxpress.com on the landing page choose **My Claims Overview** under **Claims & Spending**

My **Claims Overview** allows you to see claims for you and your dependents



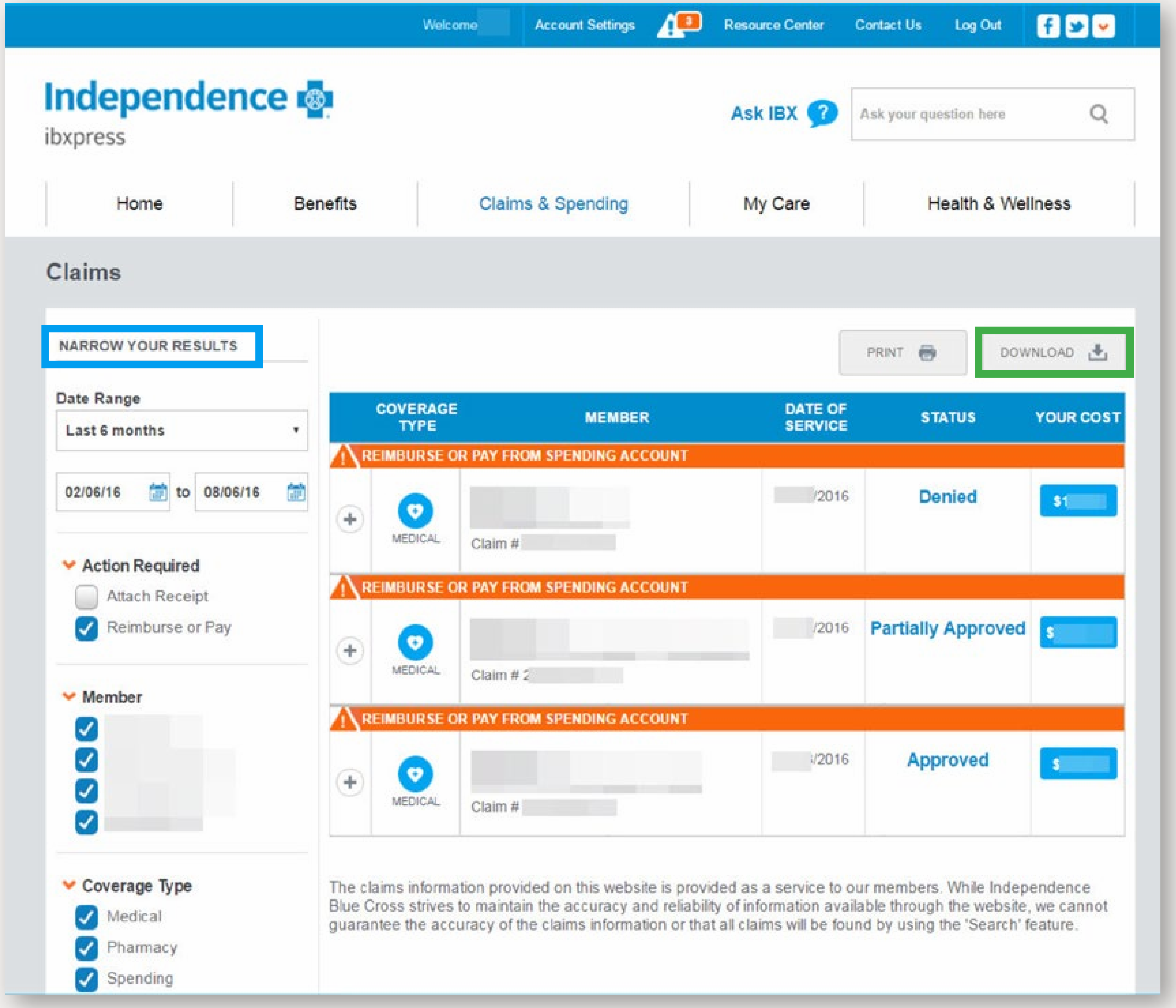
My Claims Overview

You can see if there are any claims that are available to be paid or if they have already been paid based on the orange bar.

The **Narrow Your Results** area allows you to expand or narrow what claims you see.

- Change the date range
- Filter to items that require action
- Add/exclude dependent claims
- Filter to a specific coverage type

Click “**Download**” to generate a pdf of your claims.



Paying Your Claim

Remember, **if you paid your claim already with your Debit Card DO NOT PAY the claim again** even if it says **REIMBURSE OR PAY.**

IF you paid cash for the claim, **DO NOT PAY THE CLAIM** again.

Paying Your Claim

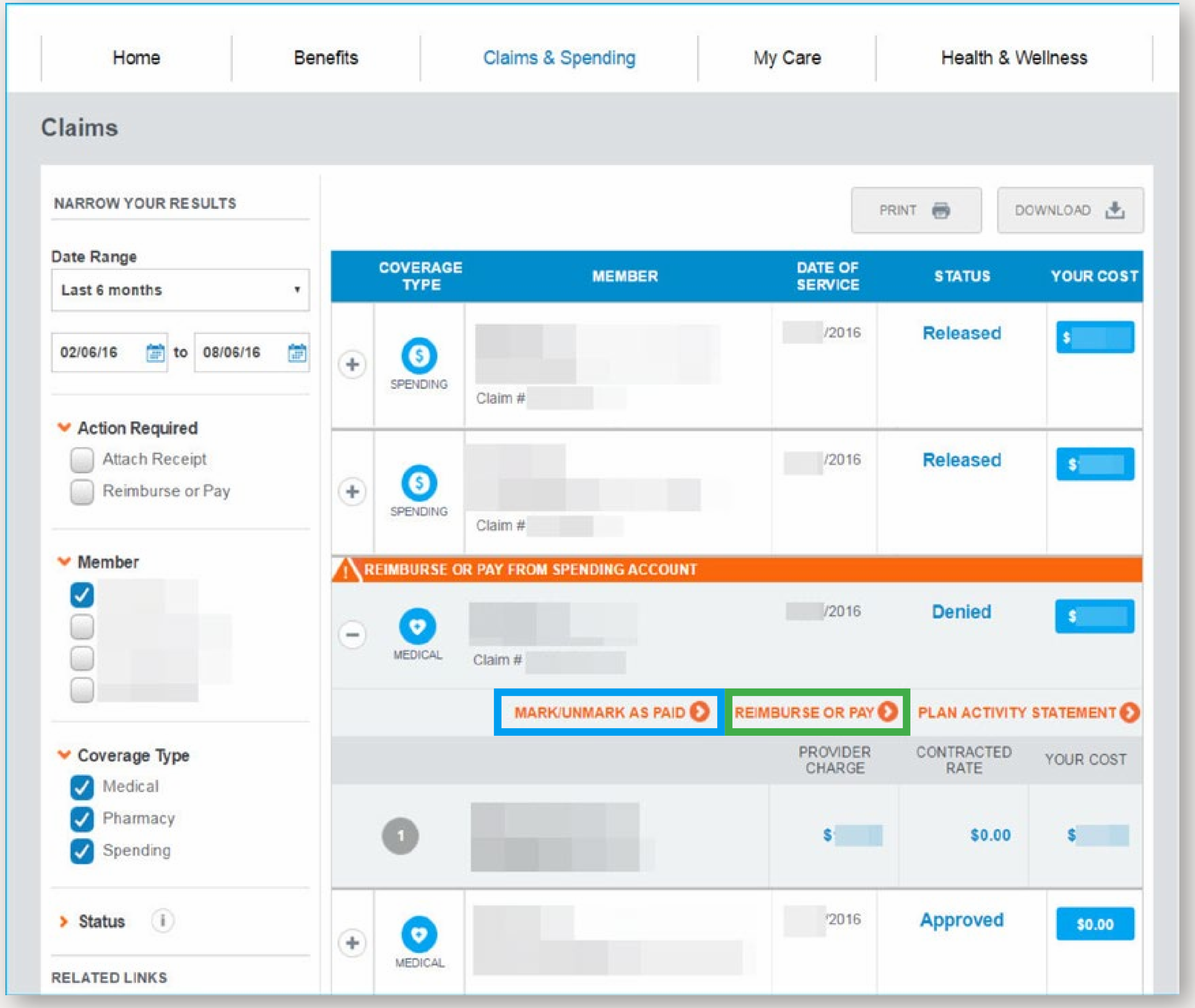
Click **My Claims Overview** under **Claims & Spending** to view claims that have been filed.

If you paid for a provider claim with your HSA debit card you can "**Mark as Paid**"

Click on a claim you would like to submit. Choose **Reimburse or Pay**.

Note that if you did not pay for a drug claim with your HSA debit card you will need to follow steps outlined later in this presentation.

DO NOT PAY the claim again if you have already paid for it either by the Debit Card or your own monies



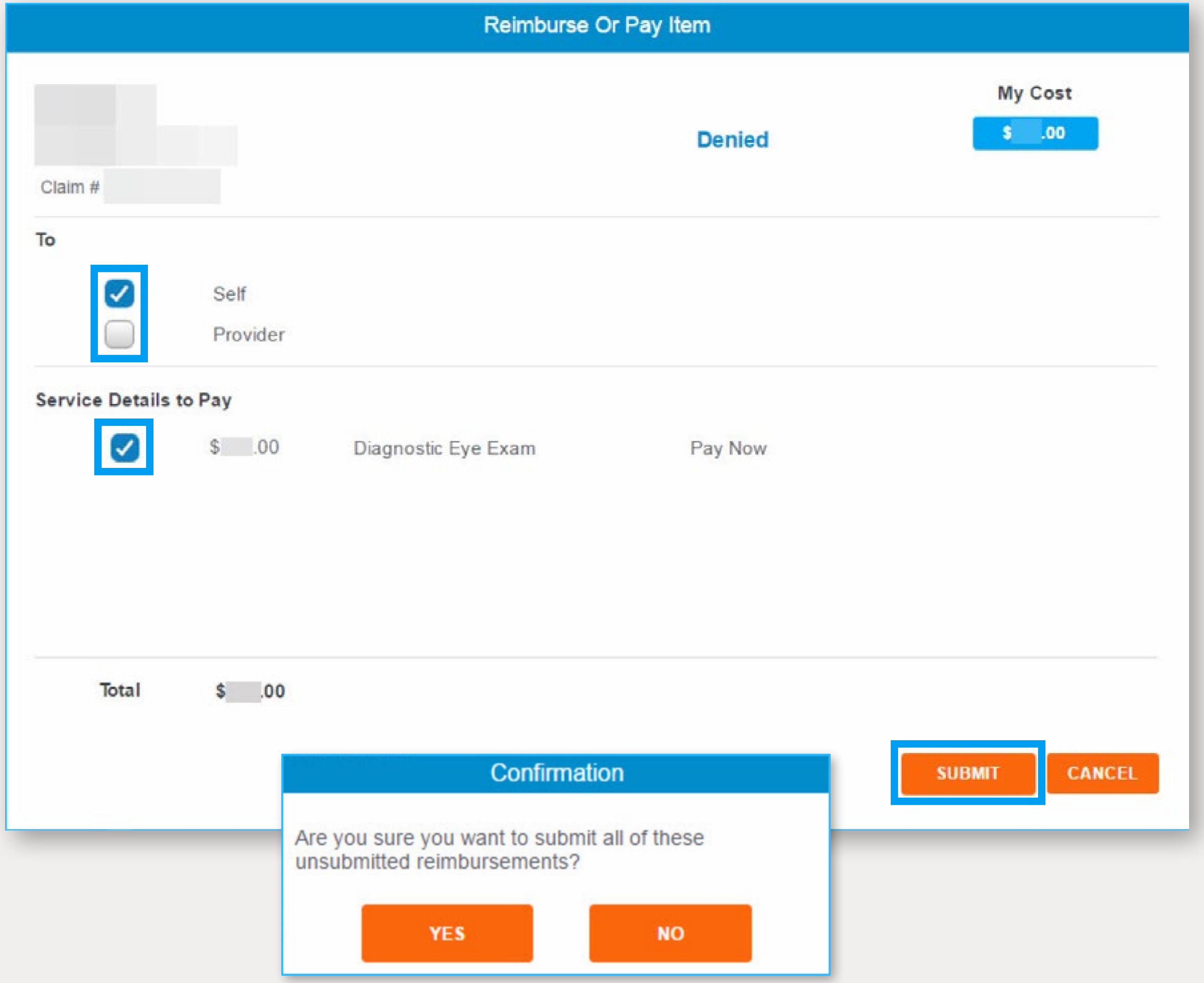
Paying Your Claim

After clicking on **Reimburse** or **Pay**:

- Indicate if you want to pay “Myself” or “Provider”
- Check the box by the amount of the claim(s), and
- Click Submit.

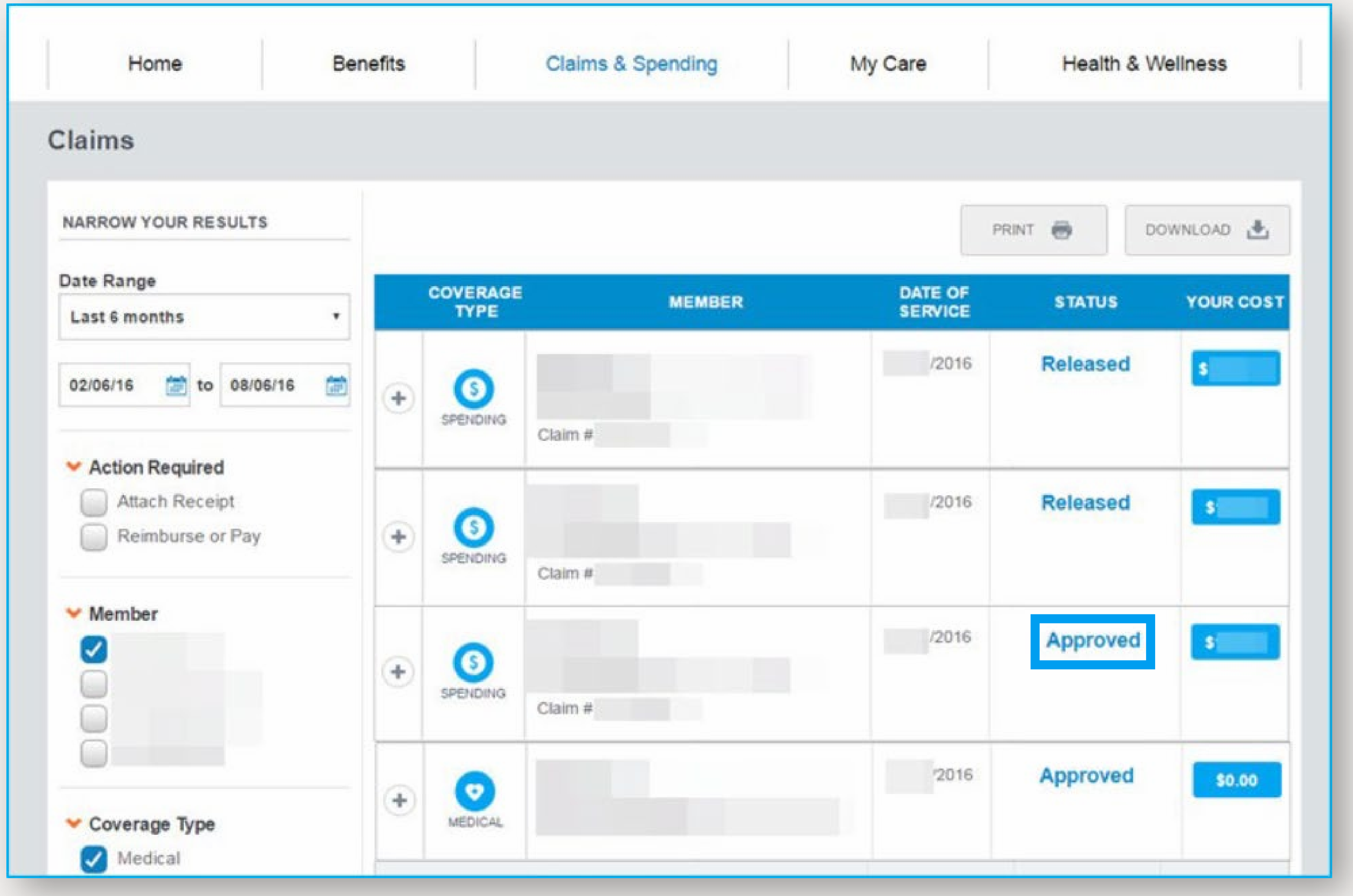
After you submit, the system will ask you to confirm the payment.

Remember: If you have the invoice and the amounts match (or the totals match) you can pay the “Provider.” If you choose pay “Myself” the amount will come to you and you will have to pay the provider.



Paying Your Claim

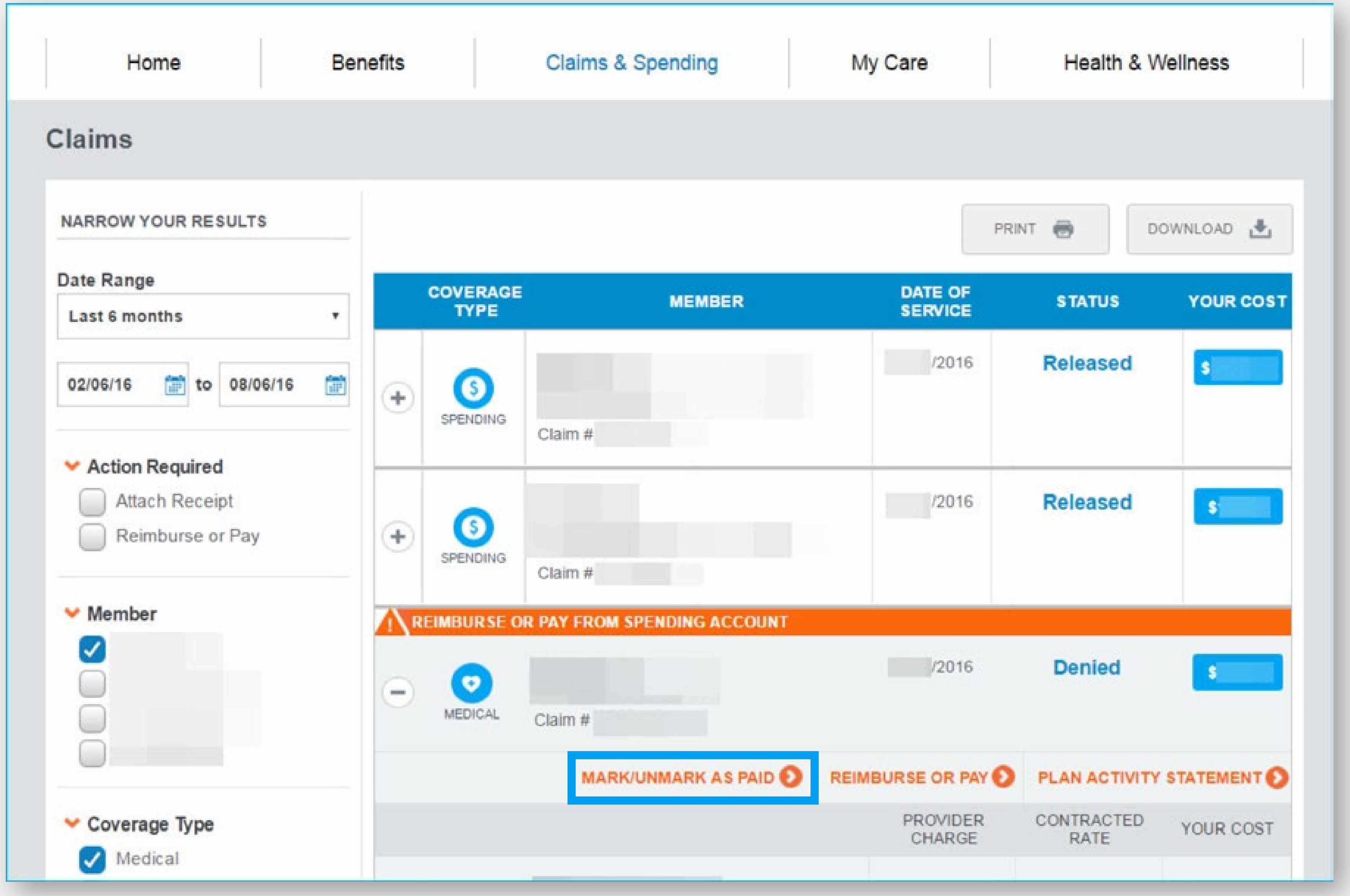
Once you confirm you will return to the claims page and the HSA request will display as "**Approved**" until payment is generated, at which point it will display "Released."



Paying Your Claim

If you have already paid a claim (other) with your HSA debit card or you do not want to use the spending account to pay, you can click on "**Mark/ Unmark as Paid**." If you later decide you want to pay yourself back, you can open **the medical claim and it will allow you to "Unmark" and pay yourself.**

Only use **Mark as Paid** if you have used your Debit Card to pay the claim or decide to use your own monies (not your HSA) to pay the Claim.



Finding Your Plan Activity Statement

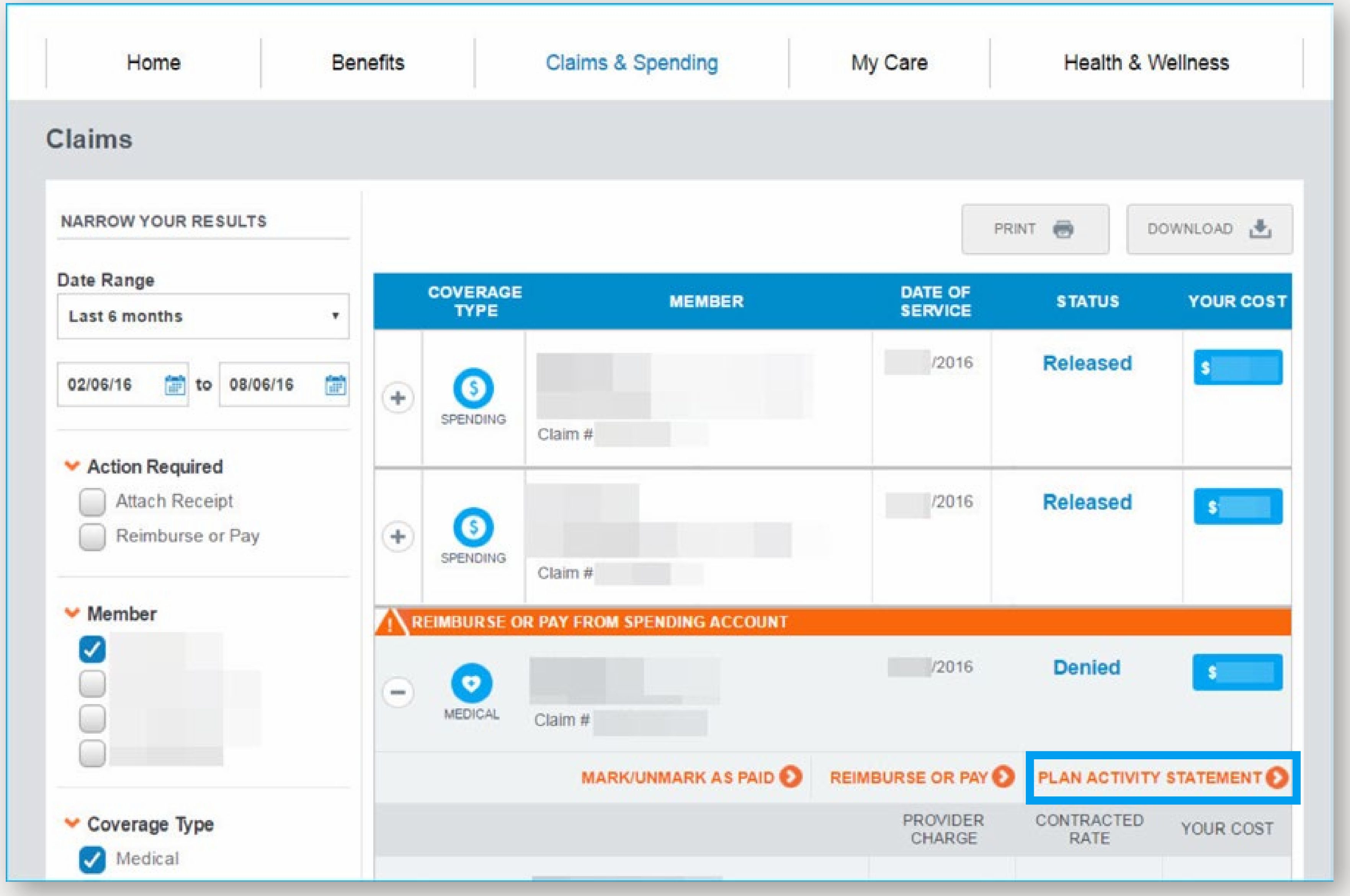
Independence

Click on the first medical claim to open it and see if a **Plan Activity Statement** has been generated and shows on the bottom of the claim information.

If a Plan Activity Statement is not available, continue opening your other medical claims until you find one that shows the most recent Plan Activity Statement.

Click on **Plan Activity Statement** to open your most recent statement.

Note that there are no Plan Activity Statements for Drug claims.



The EOB is now called the Plan Activity Statement and they issue monthly when you have claims for that period.

Your Plan Activity Statement

Depending on your browser and security setups, either a new tab will appear or a box may open at the bottom of the page asking if you want to open or save the statement.

If you have had activity through your HSA, the first page will show the Total of Spending Account Transactions made from your HSA.

In addition, the Plan Activity Summary that includes **the claim you selected** will display.

DUPLICATE

Independence

1901 Market Street, Philadelphia PA 19103-1480

May 12, 2016

NEED HELP? CALL 1 (800) ASK-BLUE
OR GO TO IBX.COM
OR CALL TTY AT 1 (888) 857-4816

Jane Doe
123 Main Street
Pittsburgh, PA 12345

Member Name	JANE DOE
Member ID	123456789101
Group Name	Organization

YOUR PLAN ACTIVITY STATEMENT

THIS IS NOT A BILL.
PROVIDED FOR YOUR REFERENCE.

SPENDING ACCOUNT SUMMARY

Account Type	Group#	Total of Spending Account Transactions
Health Savings Account (HSA)	01	$193.00

The values in the Spending Account Summary section only represent payment information. Check your account on-line for additional transactions. Please review your summary plan description if you have questions about appealing an FSA or HRA claim that was denied in whole or in part. You can request the document from your plan administrator.

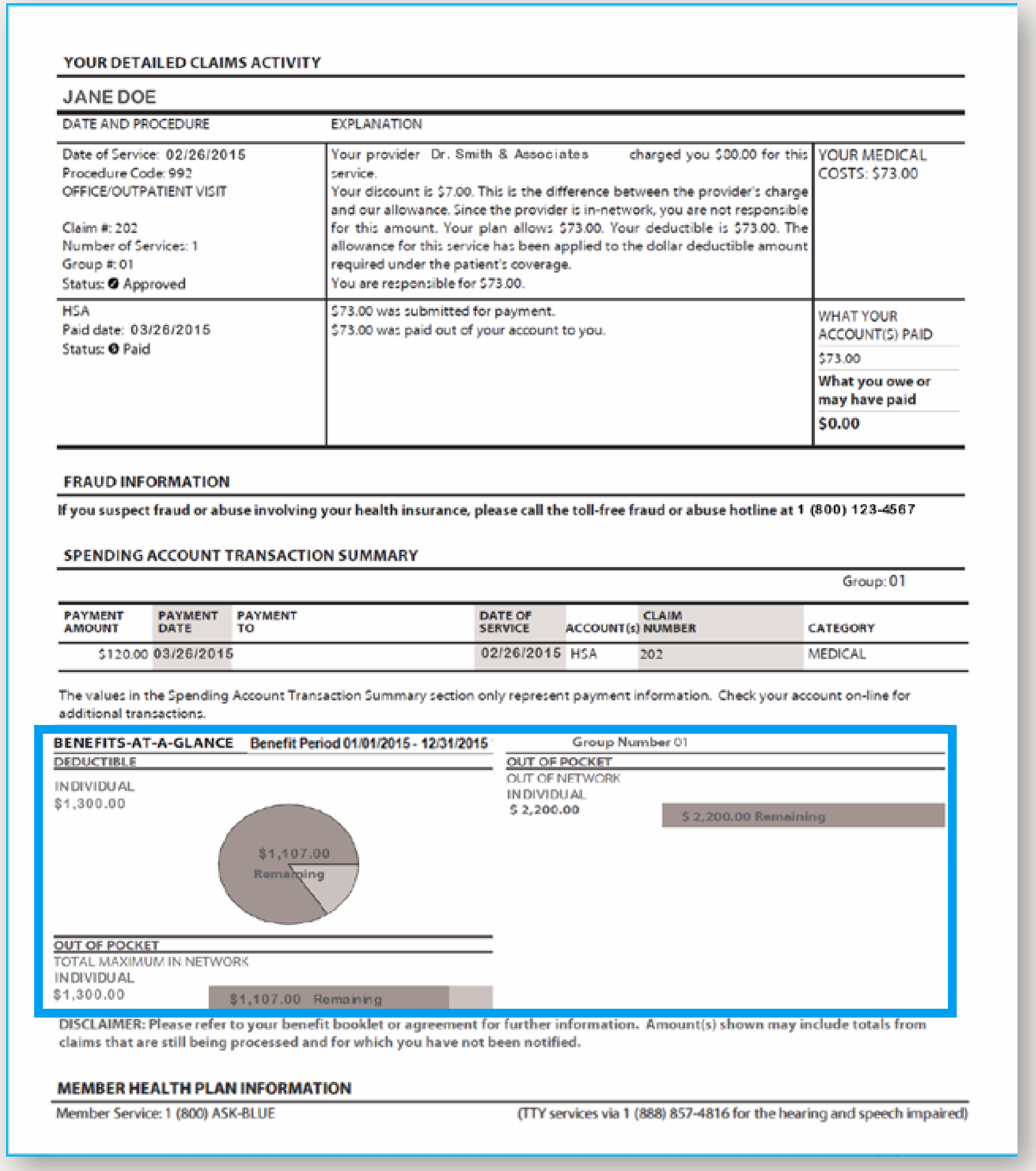
PLAN ACTIVITY SUMMARY

Amount Billed		$80.00	This is the total amount of all claims submitted.
Discounts	-	$7.00	Your negotiated discounts saved you this amount.
What Your Health Plan Paid	-	$0.00	This amount was covered by your Health Plan.
This amount was paid by your Spending Account(s)	-	$73.00	This amount was paid by your Spending Account(s) for Medical Claims.
WHAT YOU OWE OR MAY HAVE PAID	=	$0.00	This is the amount you owe on service after we subtracted discounts, what your plan paid, and what your spending accounts paid. Any amount you paid at the time of service may reduce the amount you owe.

Your Plan Activity Statement

Independence

The second page will show the details of your claim(s) in the top section. In the **Benefits-At-A-Glance** section you can see how much of your **Deductible, Out-of-Pocket Total Maximum for In-Network** claims and **Out-of-Pocket Out-of-Network** claims remain to be paid.



YOUR DETAILED CLAIMS ACTIVITY

JANE DOE

DATE AND PROCEDURE	EXPLANATION	
Date of Service: 02/26/2015 Procedure Code: 992 OFFICE/OUTPATIENT VISIT Claim #: 202 Number of Services: 1 Group #: 01 Status: Approved	Your provider Dr. Smith & Associates charged you $80.00 for this service. Your discount is $7.00. This is the difference between the provider's charge and our allowance. Since the provider is in-network, you are not responsible for this amount. Your plan allows $73.00. Your deductible is $73.00. The allowance for this service has been applied to the dollar deductible amount required under the patient's coverage. You are responsible for $73.00.	YOUR MEDICAL COSTS: $73.00
HSA Paid date: 03/26/2015 Status: Paid	$73.00 was submitted for payment. $73.00 was paid out of your account to you.	WHAT YOUR ACCOUNT(S) PAID $73.00 **What you owe or may have paid** **$0.00**

FRAUD INFORMATION

If you suspect fraud or abuse involving your health insurance, please call the toll-free fraud or abuse hotline at 1 (800) 123-4567

SPENDING ACCOUNT TRANSACTION SUMMARY

Group: 01

PAYMENT AMOUNT	PAYMENT DATE	PAYMENT TO	DATE OF SERVICE	ACCOUNT(s)	CLAIM NUMBER	CATEGORY
$120.00	03/26/2015		02/26/2015	HSA	202	MEDICAL

The values in the Spending Account Transaction Summary section only represent payment information. Check your account on-line for additional transactions.

BENEFITS-AT-A-GLANCE Benefit Period 01/01/2015 - 12/31/2015

Group Number 01

DEDUCTIBLE

INDIVIDUAL
$1,300.00

$1,107.00 Remaining

OUT OF POCKET
TOTAL MAXIMUM IN NETWORK
INDIVIDUAL
$1,300.00

$1,107.00 Remaining

OUT OF POCKET
OUT OF NETWORK
INDIVIDUAL
$ 2,200.00

$ 2,200.00 Remaining

DISCLAIMER: Please refer to your benefit booklet or agreement for further information. Amount(s) shown may include totals from claims that are still being processed and for which you have not been notified.

MEMBER HEALTH PLAN INFORMATION

Member Service: 1 (800) ASK-BLUE (TTY services via 1 (888) 857-4816 for the hearing and speech impaired)

Helpful Tips

REMEMBER: ONLY the claims for the services that are on your medical grid are applied to your plan deductible.

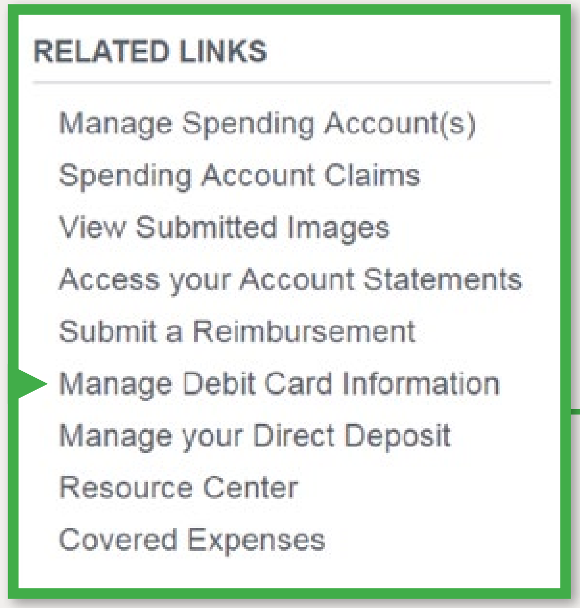
It is recommended that you deposit at least enough monies into your account to meet your plan deductible.

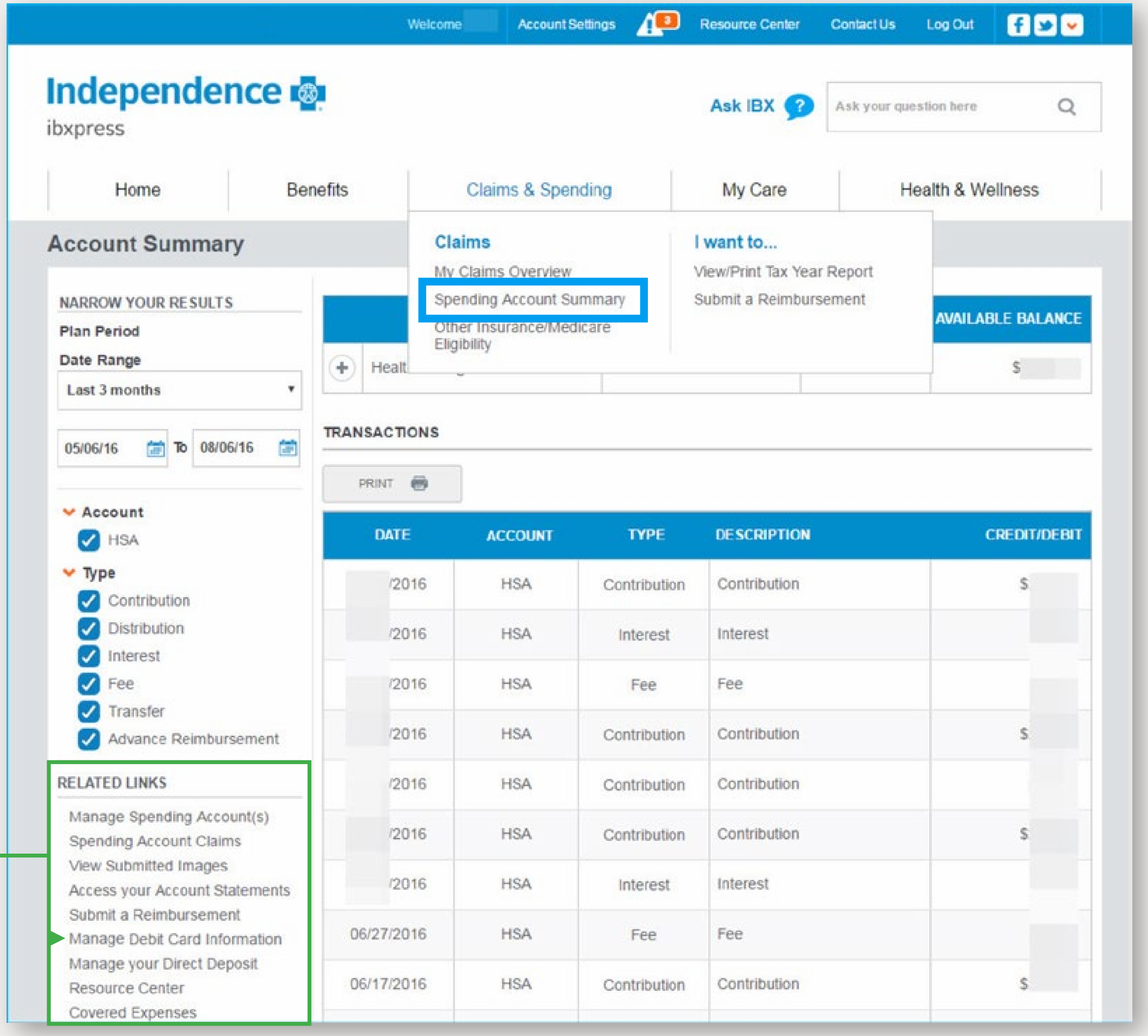
Using Your Debit Card

- A **Spending Account Debit Card** works a lot like a bank debit card, however no PIN is available to complete the transaction and it cannot be used at an ATM.
- When you purchase qualified medical services or products, you simply swipe your card and choose **credit**. This enables you to access your HSA funds without having to pay out-of-pocket.
- You will automatically receive one debit card, but you can also go online to request up to three additional cards free for your **tax dependents.**

Order Additional Debit Cards

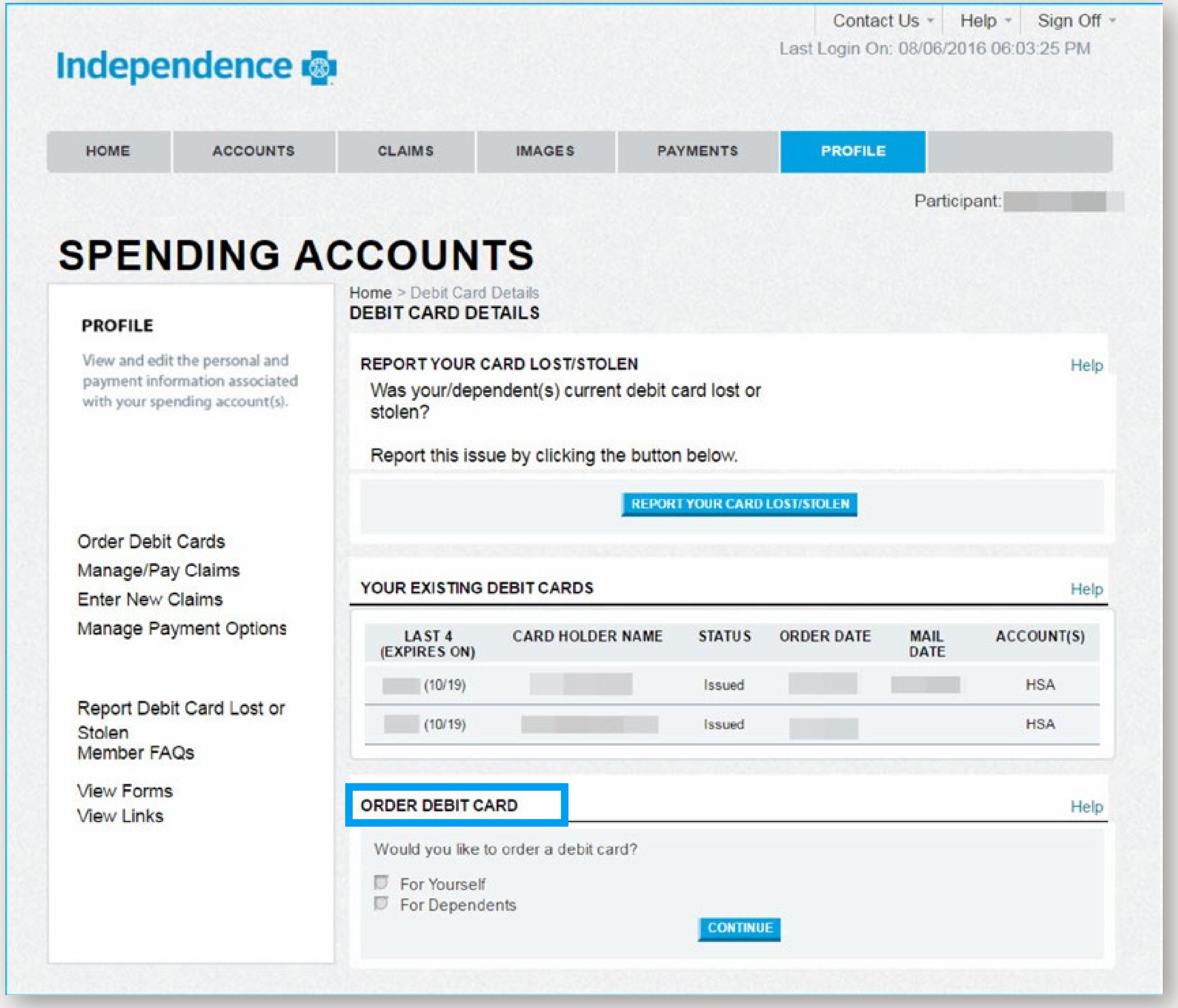
To order additional debit cards, go to **Spending Account Summary** and click on **Manage Debit Card Information** under Related Links.





Order Additional Debit Cards

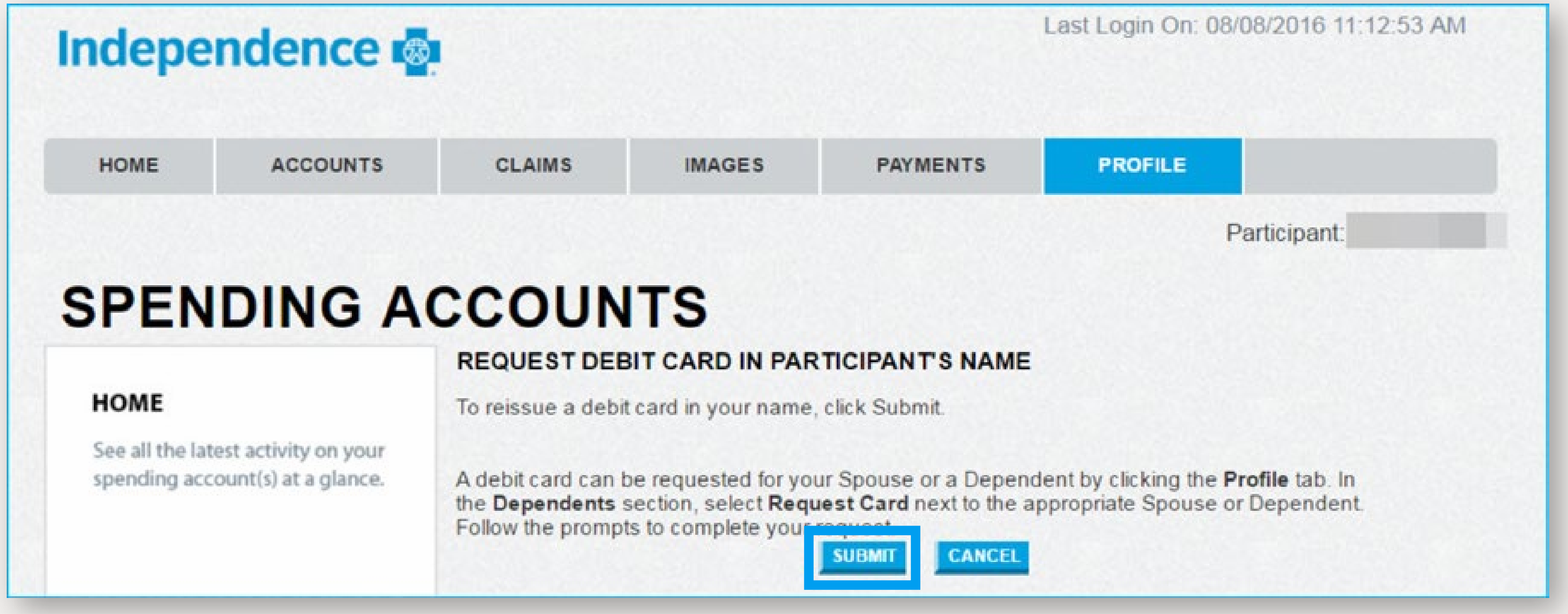
Once the **Profile tab** opens, go to the **Order Debit Card** section to order a debit card for yourself or for your dependents.

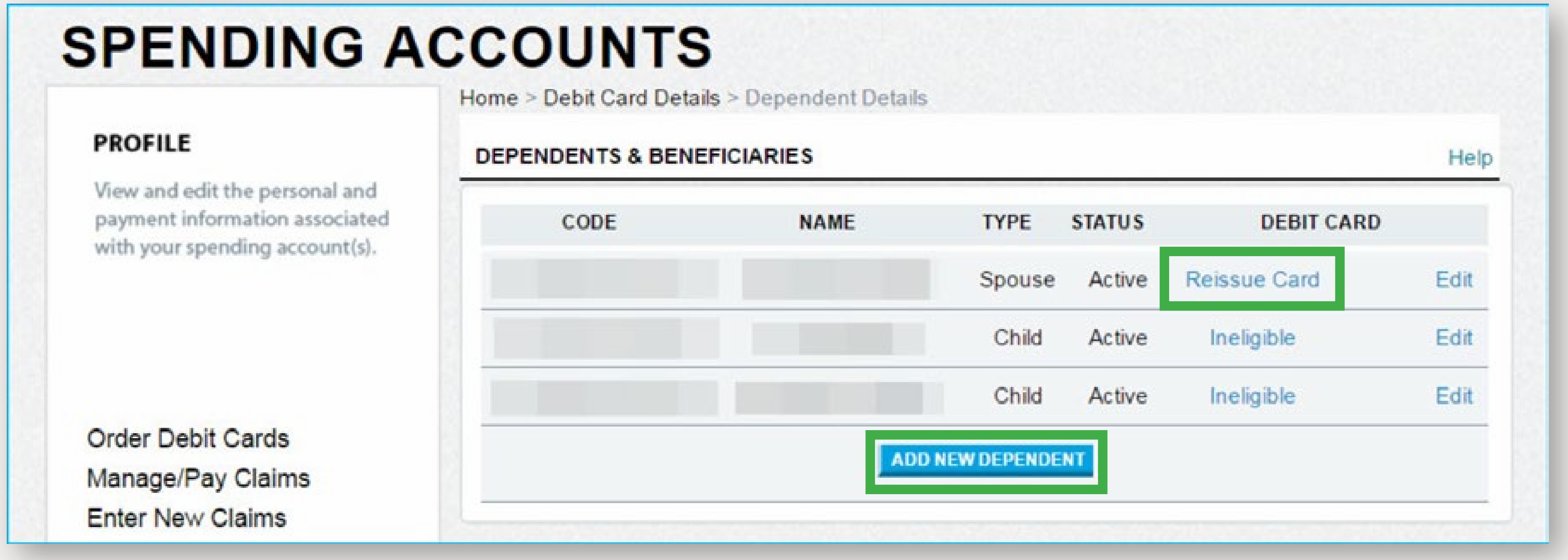


Order Additional Debit Cards

If you select for yourself, you will have an option to **Submit** for a new card.

If you select for a dependent, you will have the option of **reissuing or adding a dependent card**. You can also edit dependent information or add a new dependent from this page. If a dependent is too young for the debit card, they will show as ineligible.

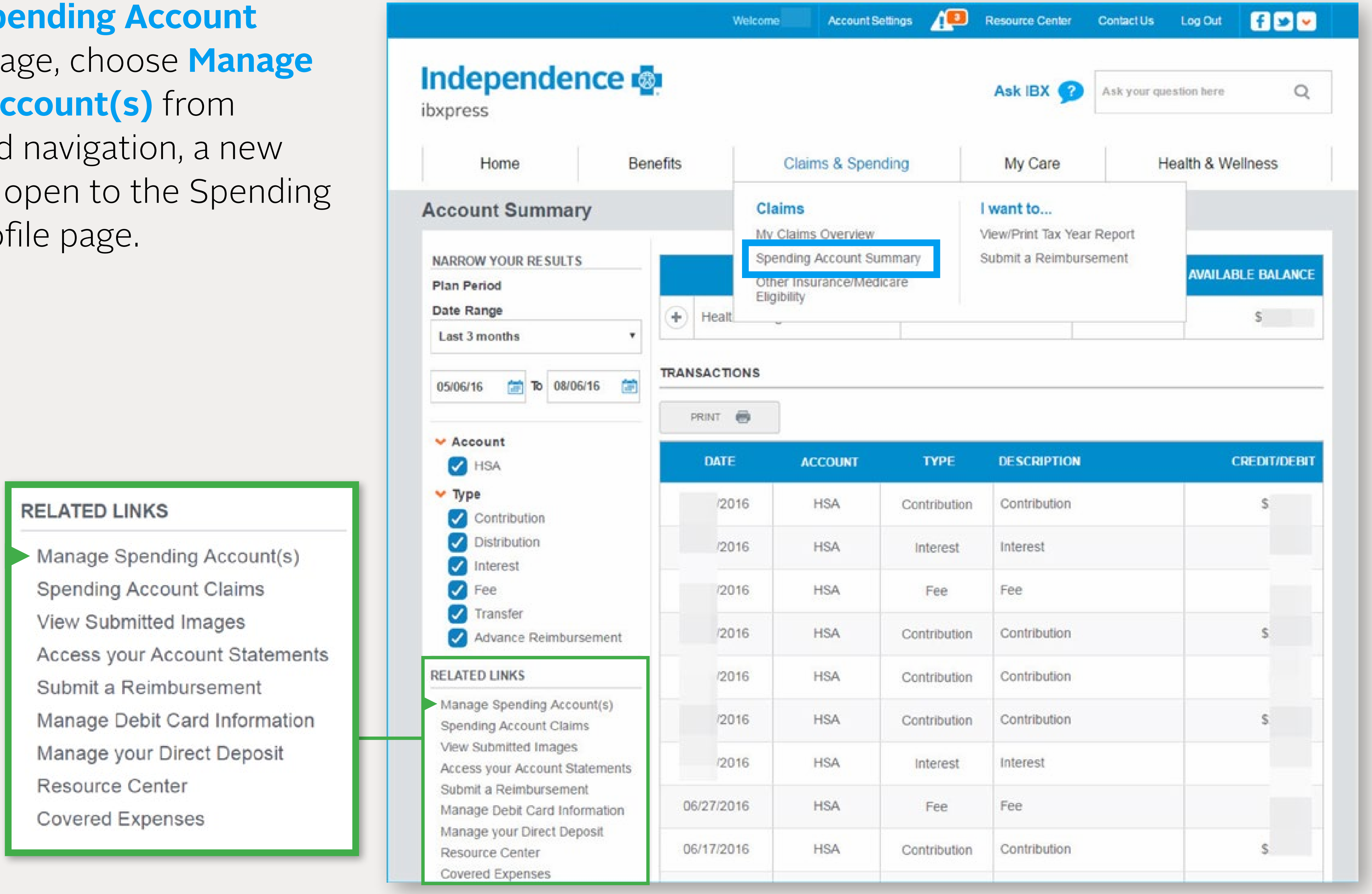




Order Additional Debit Cards

Independence

From the **Spending Account Summary** page, choose **Manage Spending Account(s)** from the left-hand navigation, a new window will open to the Spending Account Profile page.

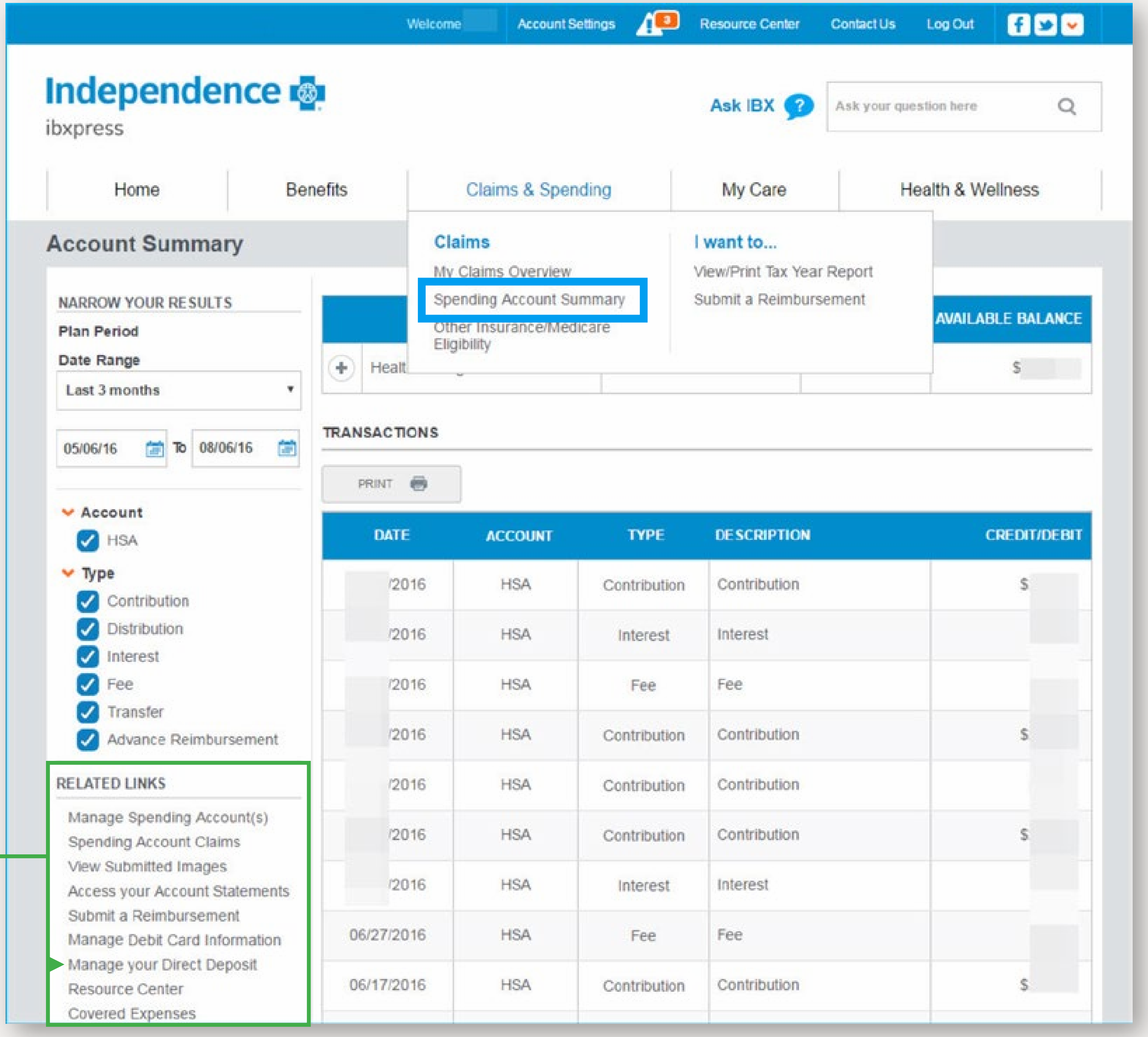


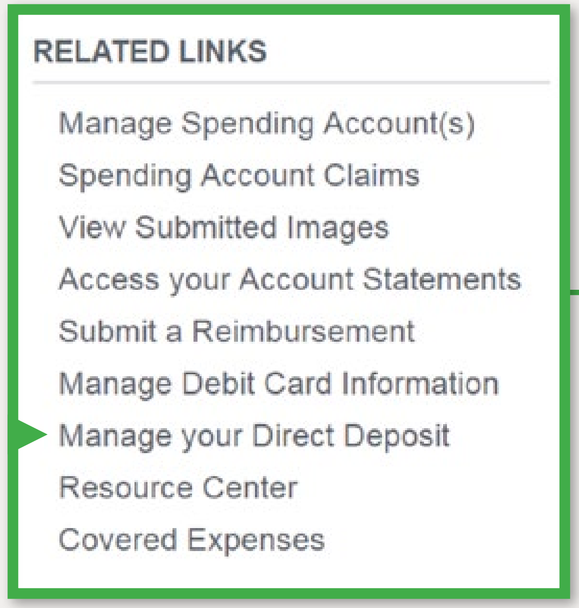
Setting Up Direct Deposit

Independence

This option is if you are paying yourself for a claim payment rather than receiving a check. You can automatically have it deposited in to your account of choice at your bank.

From the **Spending Account Summary page**, choose **Manage Your Direct Deposit** from the left-hand navigation, a new window will open to the Direct Deposit Information Page

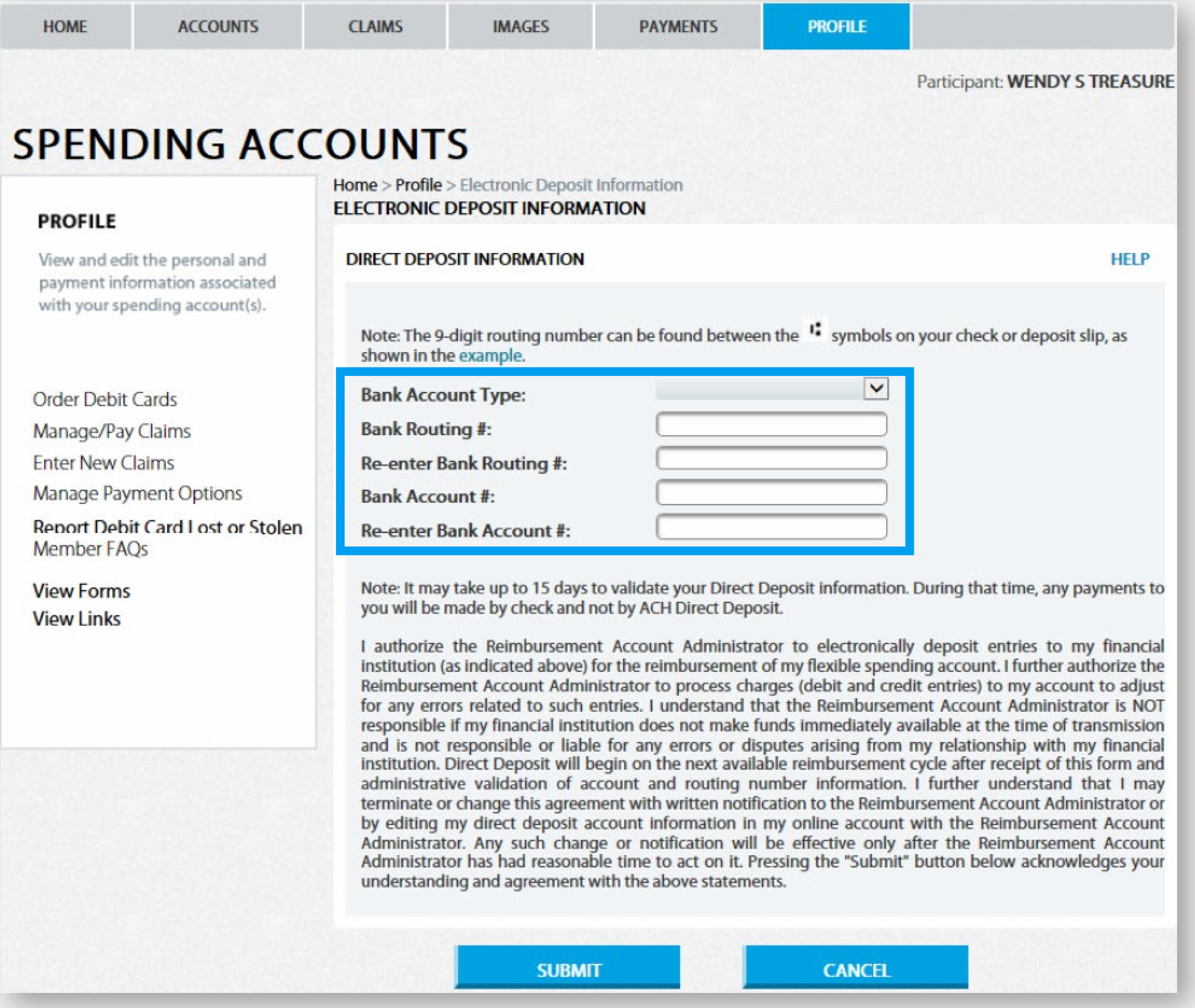




Setting Up Direct Deposit

Fill in the **Bank Account Type, Bank Routing Number**, and **Bank Account Number** in the applicable boxes and click Submit to set up Direct Deposit. If you set this up and click "pay self" you will not receive a check in the mail; instead the payment goes directly to your bank account. Once you have clicked on the Submit button at the bottom of the page, close the Spending Account Electronic Deposit Information window at the top of the screen to get back to the Spending window.

Note: Direct deposit can take up to 7 to 10 days business days to be completed. Until complete, you continue to receive checks in the mail.



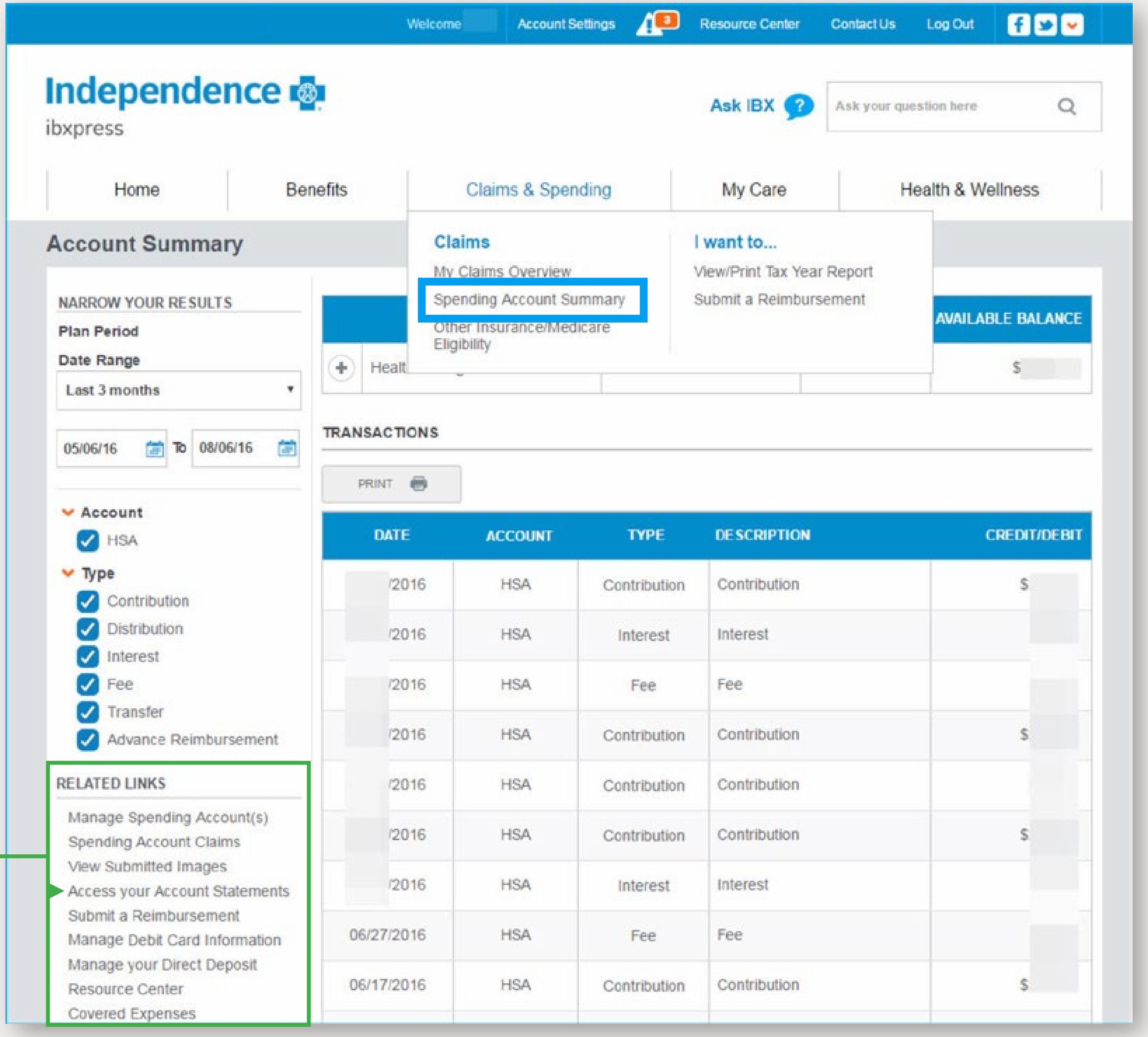
Making Contributions to Your HSA

This is used if you have elected NOT to make payroll contributions and elect to put your own monies in the HSA. You may also use this tab if you do elect payroll contributions and want to add additional monies to the account as long as you will not exceed the maximum contribution level.

If you want to make contributions to your HSA in a method other than payroll deductions, it can be accomplished by choosing **Spending Account Summary** then **Access Your Account Statements** from the left-hand navigation, a new window will open to the **Accounts Page**

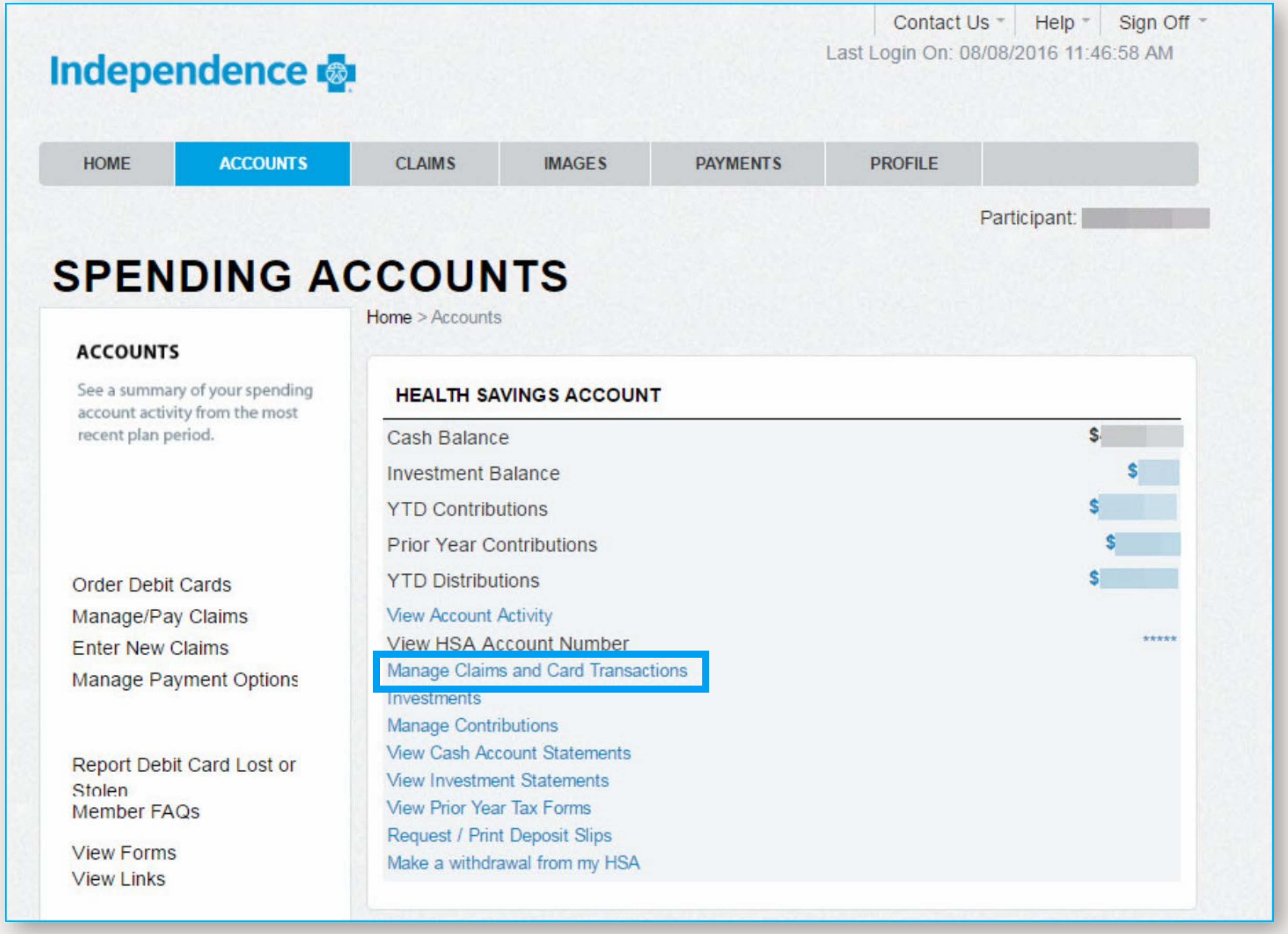
RELATED LINKS

- Manage Spending Account(s)
- Spending Account Claims
- View Submitted Images
- Access your Account Statements
- Submit a Reimbursement
- Manage Debit Card Information
- Manage your Direct Deposit
- Resource Center
- Covered Expenses



Making Contributions to Your HSA

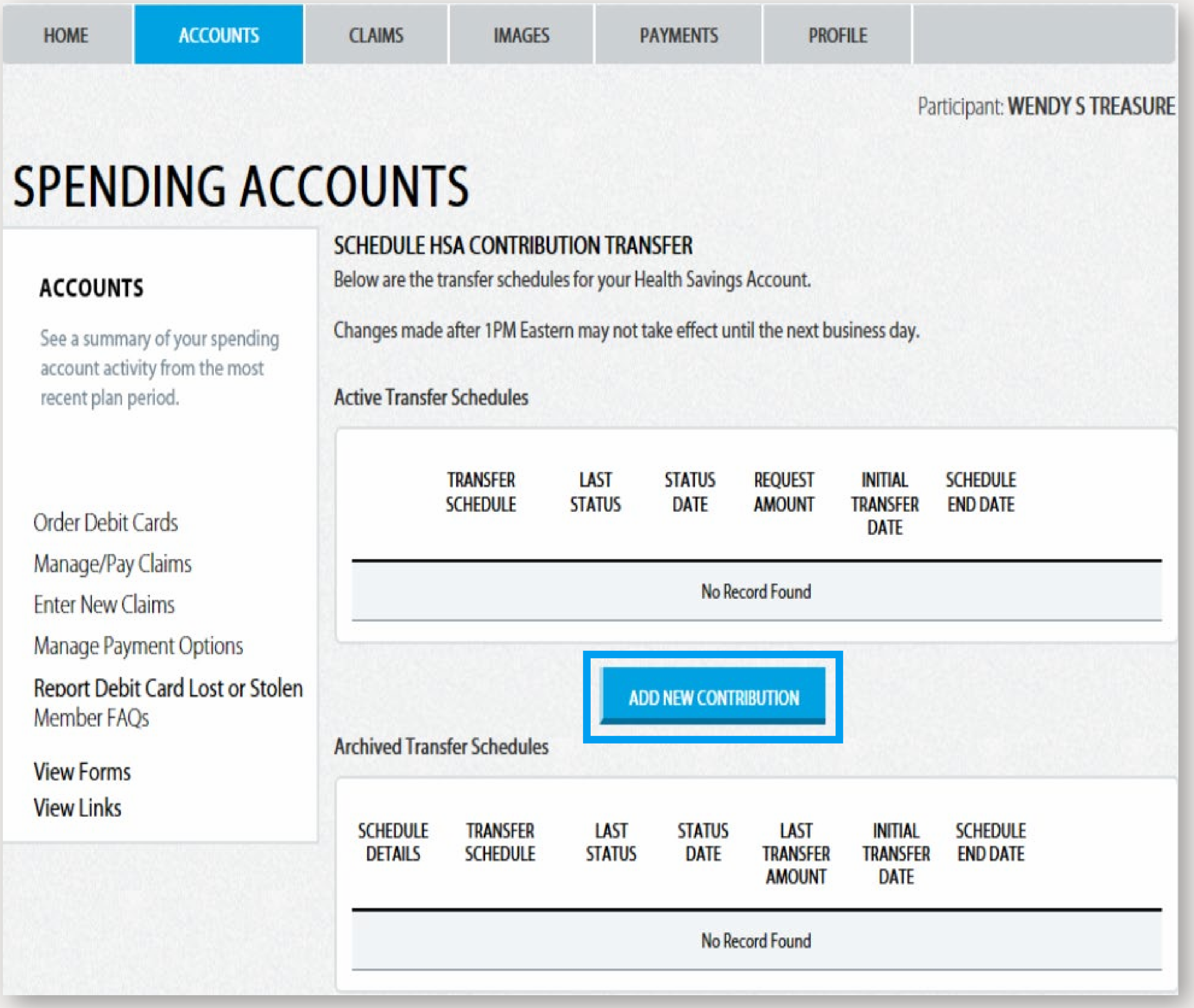
Choose **Manage Contributions**



Making Contributions to Your HSA

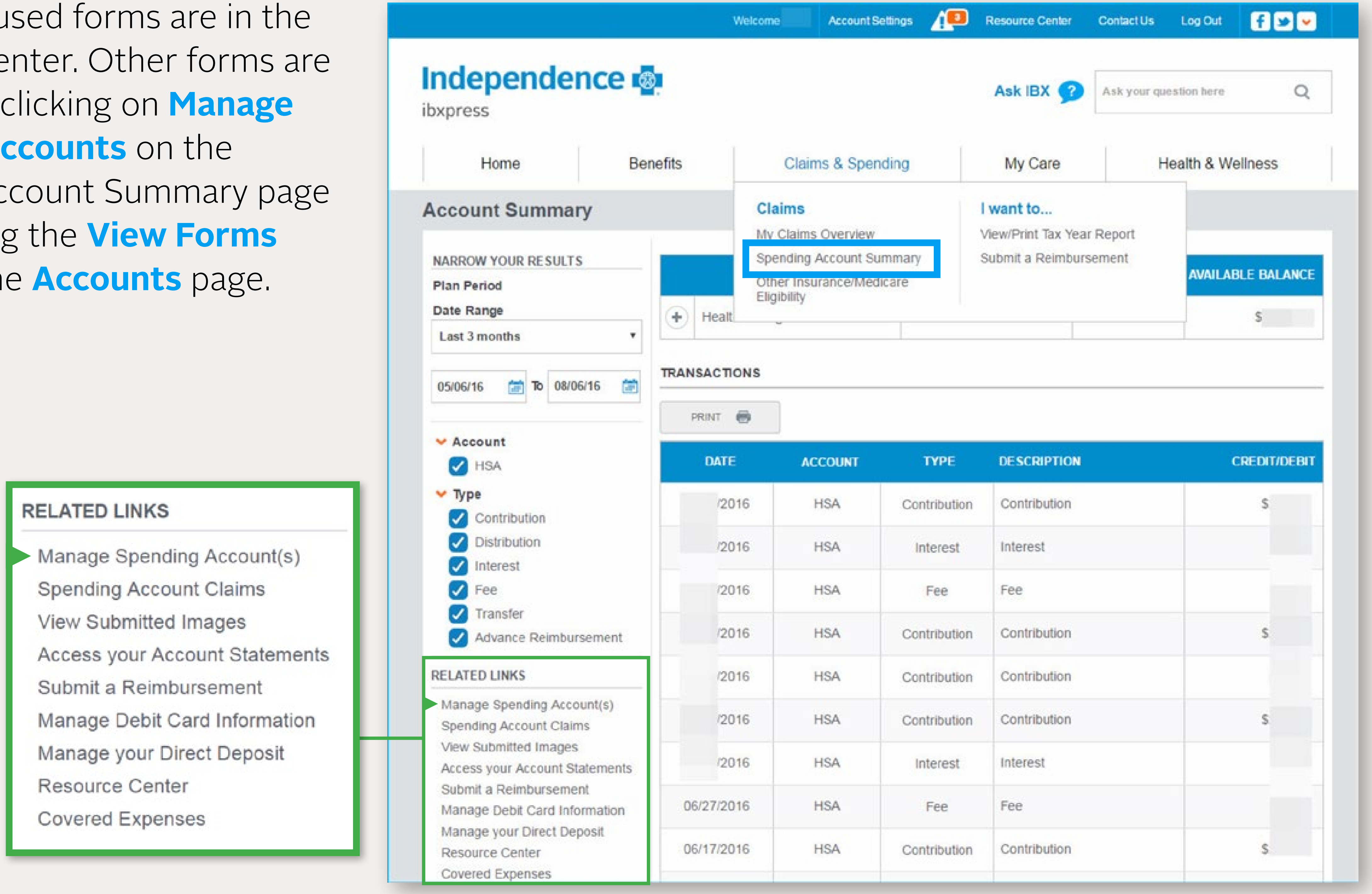
Independence

To make the contribution click on **Add New Contribution.**



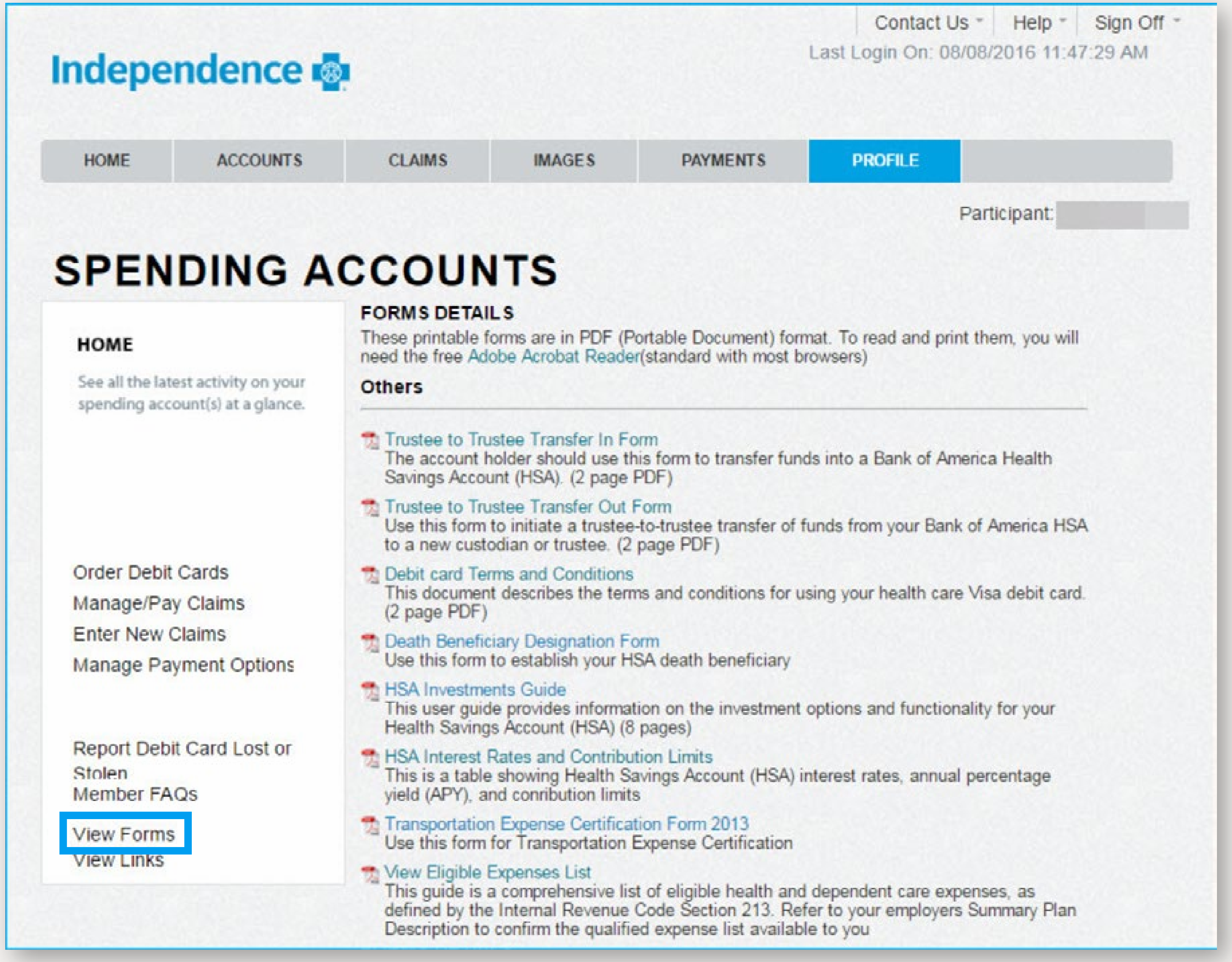
Accessing the Forms Library

Commonly used forms are in the Resource Center. Other forms are available by clicking on **Manage Spending Accounts** on the Spending Account Summary page and choosing the **View Forms** Link from the **Accounts** page.



Accessing the Forms Library

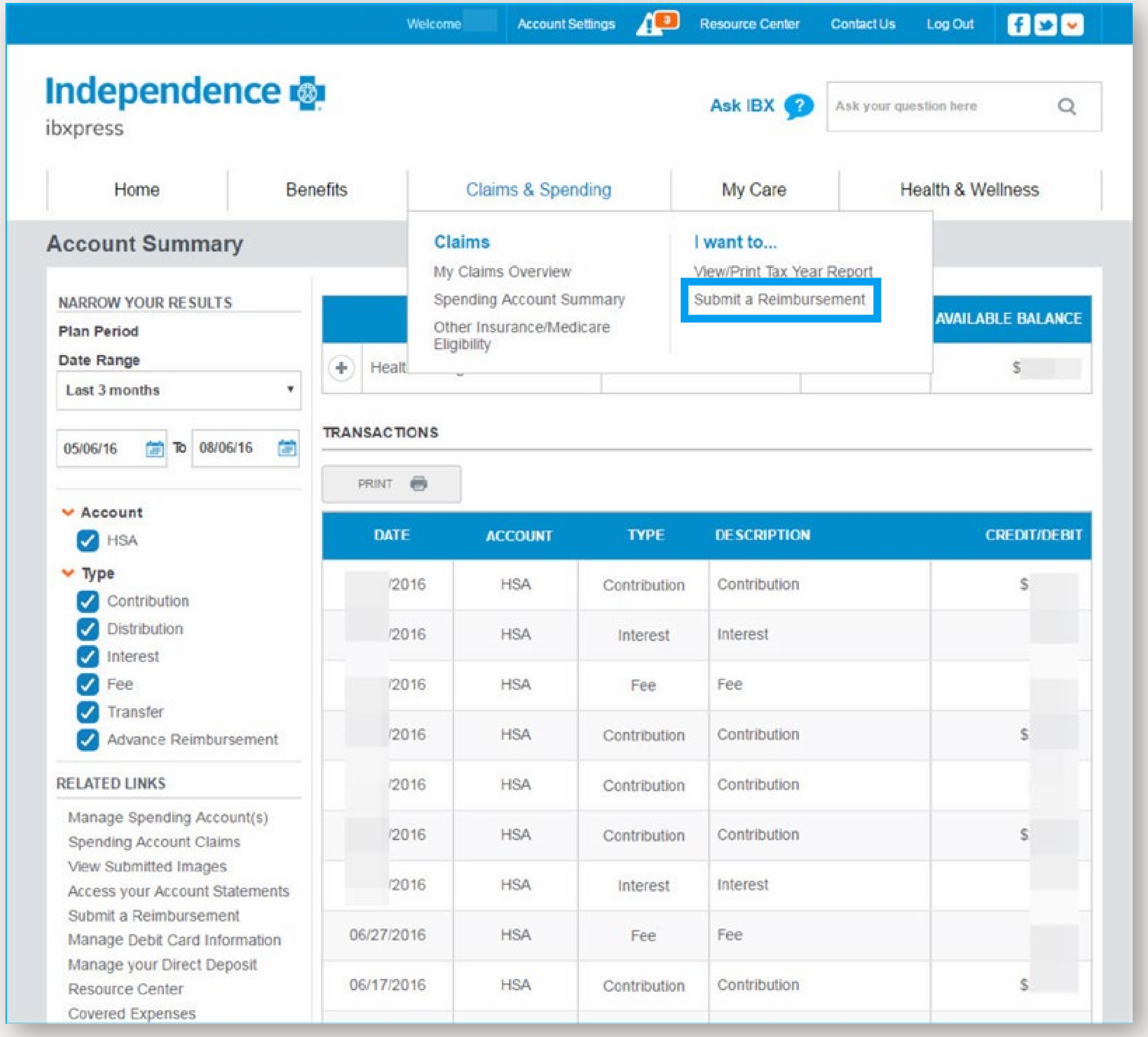
The Forms Library focuses on the banking/investment side of the HSA, providing HSA forms (fund transfer, death beneficiary designation, transportation certification), terms and conditions, interest rate information, and an investment guide.



Submitting Your Manual Claim

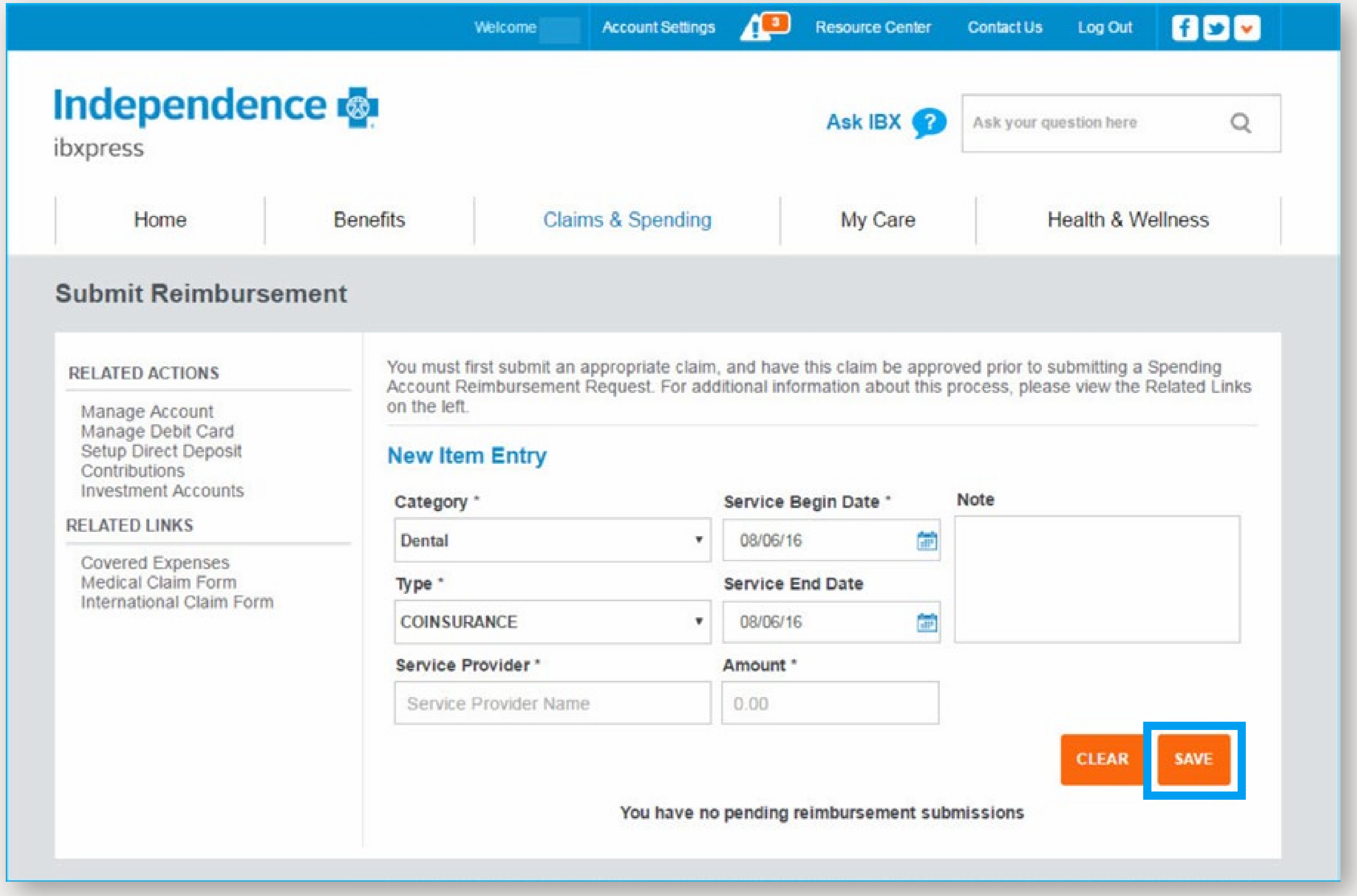
Typically, you may have to submit a claim for dental, vision, or over the counter RX.

If you paid for a claim and you did not use your HSA debit card, you can submit the claim by clicking on “**Submit Reimbursement**” under the **Claims & Spending** tab.



Submitting Your Manual Claim

Fill in the necessary claim details, including **Category, Type, Service Provider, Amount, Service Dates,** and any applicable **Notes** to clarify what procedure was performed and then click **Save** box at the bottom of the page.



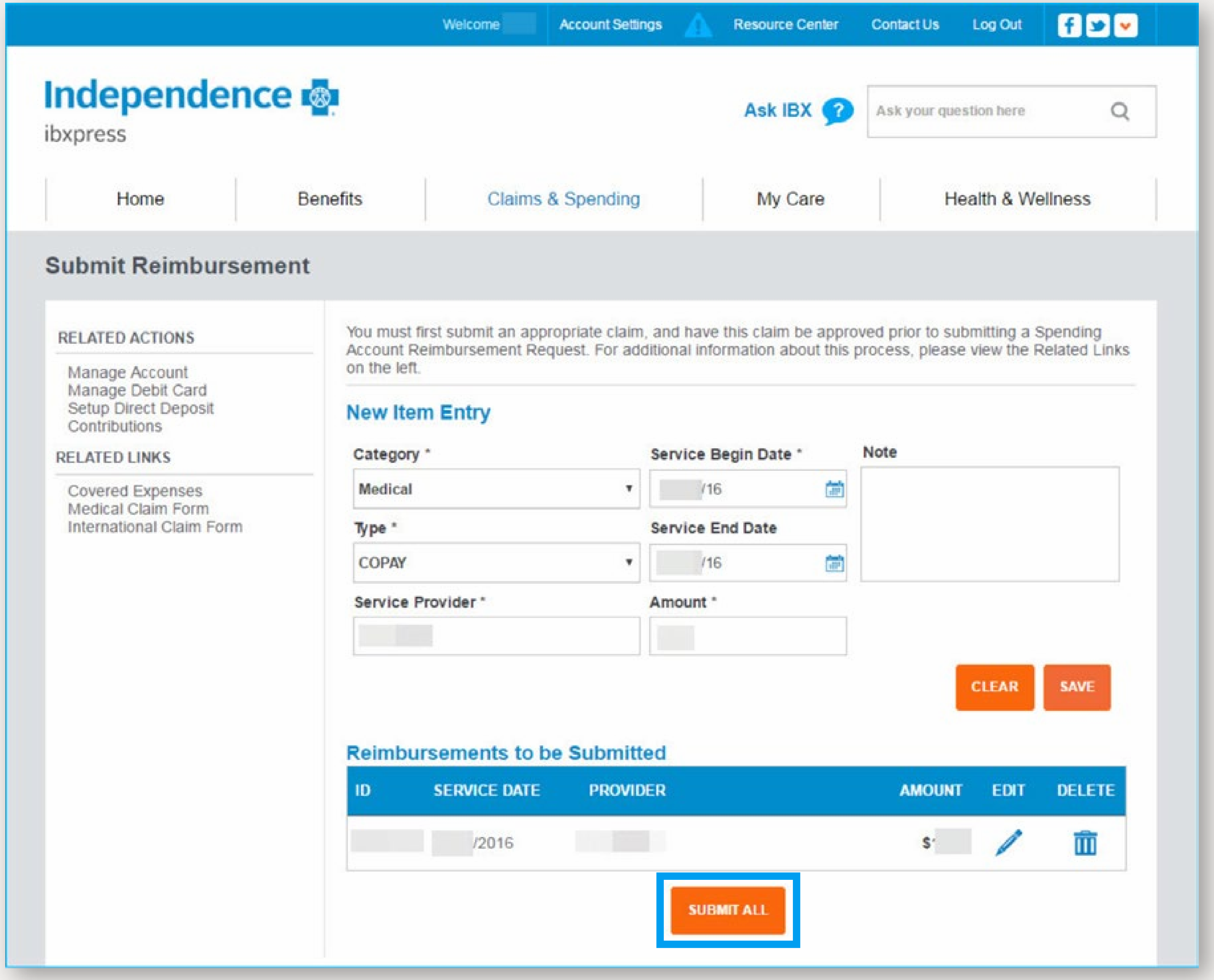
Submitting Your Manual Claim

After you save, the reimbursement will appear at the bottom of the form.

You can continue entering new reimbursements. Each new item will be added to the submission list.

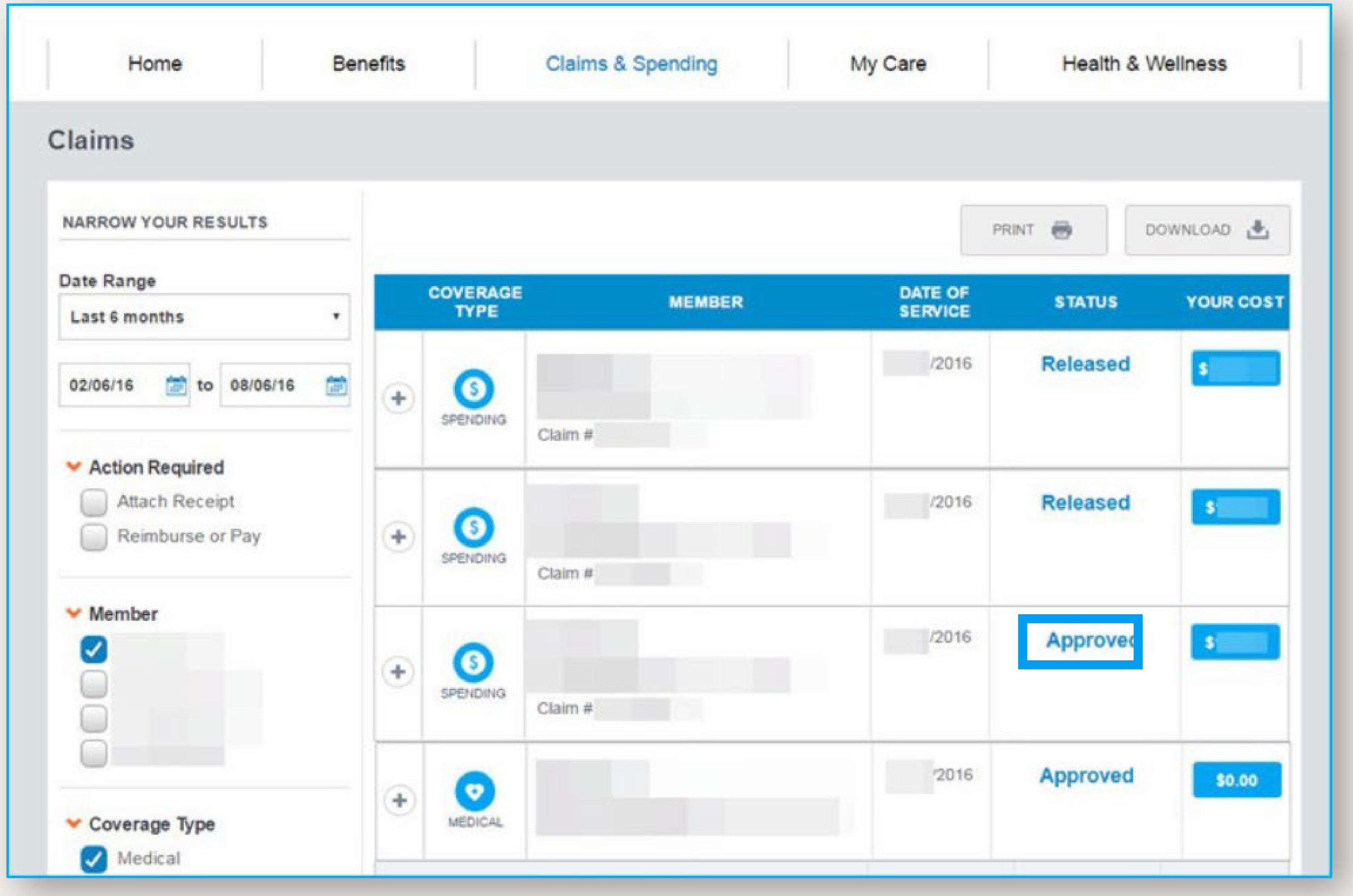
You can edit or remove items on the submission list.

Once you are done, click **Submit All**. Claims will not be processed until you click Submit All.



Submitting Your Manual Claim

As with medical claims, your each submission item will display as “**Approved**” until payment is generated, at which point it will change to “Released.”



QUESTIONS?