

TO: Newtown Public Schools Employees Enrolled in the HRA
RE: HRA Plan and Claim Process

Stirling Benefits is pleased to welcome Newtown Public School employees as Health Reimbursement Account (HRA) participants. Your new Anthem Medical Plan has a deductible that applies to most medical and prescription drug services. To reduce your out of pocket cost associated with the deductible, Newtown Public Schools will cover some of the deductible expenses under an HRA.

The HRA plan has been set up to reimburse a portion of your plan year deductible as follows:

- The **first \$1,000** of expenses Anthem applies to either the in or out-of-network **single** deductible will be reimbursed by the HRA.
- The **first \$2,000** of expenses Anthem applies to either the in or out-of-network **family** deductible will be reimbursed by the HRA.

Medical Claims:

When you go to the doctor's office or other medical facility, the doctor's office / facility should not ask you for any payment at that time. They will submit your claim to Anthem so it can be processed for the allowable amount negotiated by Anthem. Anthem will then send you an Explanation of Benefits (EOB) for the services provided and the amount applied towards your deductible. This will take approximately 30 days to receive in the mail. Your Provider will also send you a bill / invoice for services.

Once you have received your Anthem EOB and your provider bill / invoice...match them. The amount that you owe should be the same. To receive your reimbursement:

1. Complete a Stirling Benefits **Health Reimbursement Arrangement- Claim Request Form.**
2. Attach your Anthem EOB 3.

Submit to Stirling Benefits:

You can mail, (20 Armory Lane, Milford, CT 06460) fax, (203-877-9558) or e-mail, (hrabps@stirlingbenefits.com) the necessary documents to Stirling Benefits, and they will process your claim. You may also scan and upload your claims at www.mywealthcareonline.com/stirlingbenefits/ at the Reimbursement tab, or download our free mobile app and upload your request for reimbursement using the app. All claims are funded by the Town of Newton and Newtown Public Schools. We will send you reimbursements by check and you can then pay your provider.

Pharmacy Claims:

You will be receiving a new MasterCard debit card in the mail. You can use this card at the pharmacy to access your HRA funds. Be sure to give your Anthem card to the pharmacist first, so the pharmacy will only charge you the Anthem allowed amount. Just swipe the new debit card and payment will automatically draw from your HRA funds to pay for the prescription.

If you have questions about your HRA plan, please do not hesitate to contact our Customer Service staff at 203-876-1660 for assistance between 8:00 am and 5:00 pm.