



## Town of Newtown and Board of Education

Plan Dates: July 1, 2024 – June 30, 2025

Submit Claims by: 9/30/2025

**All eligible claims from the previous HRA Plan Year, July 1, 2023, through June 30, 2024, must be submitted to 90 Degree Benefits no later than September 30, 2024, to be considered for reimbursement.**

An HRA (Health Reimbursement Arrangement) has been set up to reimburse you for a portion of your out of pocket medical expenses. The plan becomes effective July 1, 2024, and will compensate you, as follows.

- Individual Coverage – The HRA will reimburse \$1,012.50 In and Out of Network Deductible expenses, including prescriptions.
- Family Coverage – The HRA will reimburse \$2,025 of In and Out of Network Deductible expenses, including prescriptions.

### Medical Claims

When you go to a provider's office or medical facility, you should not be asked for payment at that time. Your provider/facility will submit your claim to your medical insurance carrier so that it can be processed for their negotiated allowed amount.

Once your medical insurance has processed your charges, they will provide you with an Explanation of Benefits (EOB), outlining how your claim was processed and your patient responsibility.

You will also receive an invoice, or bill, from your provider. The amount reflected on your EOB as patient responsibility, and the amount the provider is billing you for, should be the same. Contact your provider and give them your VISA debit card number to pay any balance due.

### Prescription Drug Claims

You do not have to wait for an EOB for prescription drug reimbursement. Your pharmacy will run your prescription claim through your medical insurance at the point of service. You may use your Plan Debit Card to pay for prescription drug purchases right at the pharmacy.

### Manual Claim Reimbursement

To receive reimbursement for your HRA eligible expenses, please complete an HRA (Section 105) Reimbursement Form and submit it along with the associated medical insurance EOB(s), to 90 Degree Benefits. Claims can be submitted via the Participant Portal or Mobile App, email (CDHPClaims@90DegreeBenefits.com), fax (203-877-9558), or mail (90 Degree Benefits, 291 S. Lambert Road, Suite 4, Orange, CT 06477).

90 Degree Benefits will process your claim and send you the reimbursement. It is your responsibility to assure that all provider/facility charges are paid in full.

All HRA claims are funded by Town of Newtown and Board of Education

If you have any questions, please reach out to the 90 Degree Benefits' CDHP Customer Service Department, at (203) 876-1660, for assistance.

For more information, please visit: <https://90degreesbp.lh1ondemand.com>

291 S. Lambert Road, Suite 4

Orange, CT 06477

203.876.1660

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