

HRA with Consumer Health Solutions

A Health Reimbursement Arrangement (HRA) is an IRS-approved, employer-funded, tax-advantaged health benefit used to reimburse employees for out-of-pocket medical expenses, such as your medical deductible. If you are enrolled in your employer's medical plan, you are automatically eligible and enrolled in the HRA plan. This includes your IRS-defined dependents enrolled in your employer's medical plan.

How does the HRA work?

Consumer Health Solutions Claim Stream

Registering for the CHS Claim Stream. You will receive an email from Consumer Health Solutions requesting that you register using Aetna member portal login credentials. You must sign up and log in to Aetna's portal, using two factor authentication.

You may need to add your dependent's member portal credentials if you are not able to view their claims in your portal or if they are over 16.

You will be asked by CHS to re-register each week to refresh your claim information. This is due to Aetna's member portal security policy. When you re-register each week, your claims will be sent to CHS for reimbursement processing. We receive your refreshed claims back to the plan start date each time you re-register - so you don't need to worry about CHS missing claims or duplicating claims.

You can refresh you claims any time after your first registration by logging into CHS' claim stream system using this link: <https://www.easyenrollment.net/>

- 1.** You and/or your covered family member(s) seek medical care. If the deductible applies, you pay nothing. If a copayment applies, you pay the copayment. You should keep any bills you receive from the health care provider.
- 2.** The medical provider submits the expense to your medical carrier, Aetna. The carrier processes the claim and creates an Explanation of Benefits (EOB). Once you receive the Explanation of Benefits (EOB) from the health insurance carrier, you'll use the bill to remit payment to the provider.
- 3.** The Claim Stream sends the claim to Consumer Health Solutions on a weekly basis. You must be fully registered with the Claim Stream for the claims to be received by CHS. Follow the registration and refresh instructions listed above in order for CHS to receive your claims.
- 4.** Consumer Health Solutions will reimburse you for the claims that apply to your medical deductible following the reimbursement guidelines set by your employer outlined below.



What expenses are eligible to be reimbursed?

Your employer will reimburse your medical deductible and prescription deductible. Copayments and coinsurance are the responsibility of the employee and are not reimbursable under the HRA. There is no reimbursement for deductible charges that have not been incurred and there is no reimbursement past your medical plans medical deductible.

HRA Plan Structure: Spectrum Enterprises dba. Spectrum Compliance 1/1/2025-12/31/2025 (HRA is not HSA Compatible)

| Medical Coverage Teir | Employee Responsible Portion First | HRA Reimburses Second |
|-----------------------|------------------------------------|-----------------------------------|
| Individual | \$1,650 | \$5,150 |
| Employee + Spouse | \$1,650 per member up to \$3,300 | \$5,150 per member up to \$10,300 |
| Employee + Child/ren | \$1,650 per member up to \$3,300 | \$5,150 per member up to \$10,300 |
| Family | \$1,650 per member up to \$3,300 | \$5,150 per member up to \$10,300 |

How do I get reimbursed?

Reimbursements will be made by Consumer Health Solutions via Check or Direct Deposit. You can add your direct deposit in the online Consumer Health Solutions portal at <https://www.consumerhealthportal.com> or mobile app “Consumer Health Mobile”.



Need help? Contact Us.

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