July 1, 2017 - June 30, 2018

Your employer, Collaborative for Educational Services, has arranged for Reimbursement Specialists, Inc. (RSI) to administer a Health Reimbursement Arrangement (HRA) to fund certain healthcare expenses associated with your Harvard Pilgrim Health Care (HPHC) Best Buy $3,000 Deductible plan. Collaborative for Educational Services will fund your HRA based on your enrollment on the HPHC Plan. You will be allotted the following amounts to be used on eligible deductible expenses:

**Individual:** $2,000  
**Family:** $4,000

RSI will automatically receive claims information from HPHC on claims that have processed toward all eligible expenses. This information is then processed in our system and claims are paid to the provider as outlined below. All HRA claims are processed and applied in the order they are received from HPHC.

**HPHC Health Plan Deductible:**
- **Individual:** $3,000  
- **Family:** $6,000

**Member Deductible Responsibility:**
- Member pays the first
  - **Individual:** $1,000  
  - **Family:** $2,000
- Plan pays the remaining
  - **Individual:** $2,000  
  - **Family:** $4,000

**Office & Specialist Visits:**
- **Member Responsibility:** $20 copay

**Emergency Room** *(waived if admitted):*
- **Member Responsibility:** Deductible then; $100 copay

**Inpatient Hospitalization:**
- **Member Responsibility:** Deductible applies

**Day Surgery:**
- **Member Responsibility:** Deductible applies

**High Tech Imaging** *(MRI, CT Scans, PET):*
- **Member Responsibility:** Deductible applies

**Diagnostic Tests, Labs & X-Rays:**
- **Member Responsibility:** Deductible applies

**Prescription Drugs:**
- **Member Responsibility:** Consult HPHC Benefit Summary  
  - **Member is responsible for all prescription costs**

The benefits shown here are a snapshot of the HRA benefits provided by Collaborative for Educational Services. For a detailed explanation of your benefits see the HPHC benefit summaries.
HOW THE HRA PLAN WORKS

♦ You and/or your family visit a provider (doctor, hospital, ER, etc.)
  • Show your HPHC ID Card & RSI ID Card to the provider
  • You pay the copay only (if applicable) at the time of the visit

♦ Provider:
  • Bills HPHC

♦ HPHC:
  • Adjudicates claim
  • Notifies/pays provider
  • Sends a Summary of Health Plan Payments to you and your provider. The Summary is not a bill and should be saved for your records!
  • Sends a weekly report to RSI on your claim.

♦ RSI:
  • Issues payment to your provider directly for the Collaborative for Educational HRA Plan’s share of the deductible.
  • Notifies you via RSI’s Explanation of Benefits (EOB) of what the Collaborative for Educational Services HRA Plan has paid.
  • You are responsible to pay your portion of the deductible to your provider as outlined in your RSI EOB.

Our RSI Client Advocate Claims Team is here to help you. If you or your doctor have a question regarding the plan, a specific claim or a bill please contact us

Phone: 855-493-9859
E-mail: claims@rsiadmin.com

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