



# Your Guide to Your Retiree Health Reimbursement Account (HRA)

This is your guide to making the most of your Retiree Health Reimbursement Account (HRA). Inside, you'll find tips for managing your HRA and using all the resources available to you through MyChoice™ Accounts.

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## Your MyChoice™ Accounts Resources

It's easy to manage your Retiree HRA reimbursements with these resources:



### **Your Retiree Health Reimbursement Account (HRA) Reimbursement Form.**

You'll find a form enclosed with this guide. An electronic copy is available on the benefits website, **[lumen.com/healthbenefits](https://lumen.com/healthbenefits)**. Each time you have an HRA-eligible expense, you can complete this form and email, fax or mail it, along with documentation of your eligible expense, to MyChoice Accounts for reimbursement. Your documentation will need to include date(s) of coverage, cost of premium, name of the insured, carrier (or insurance company name) and type of premium.

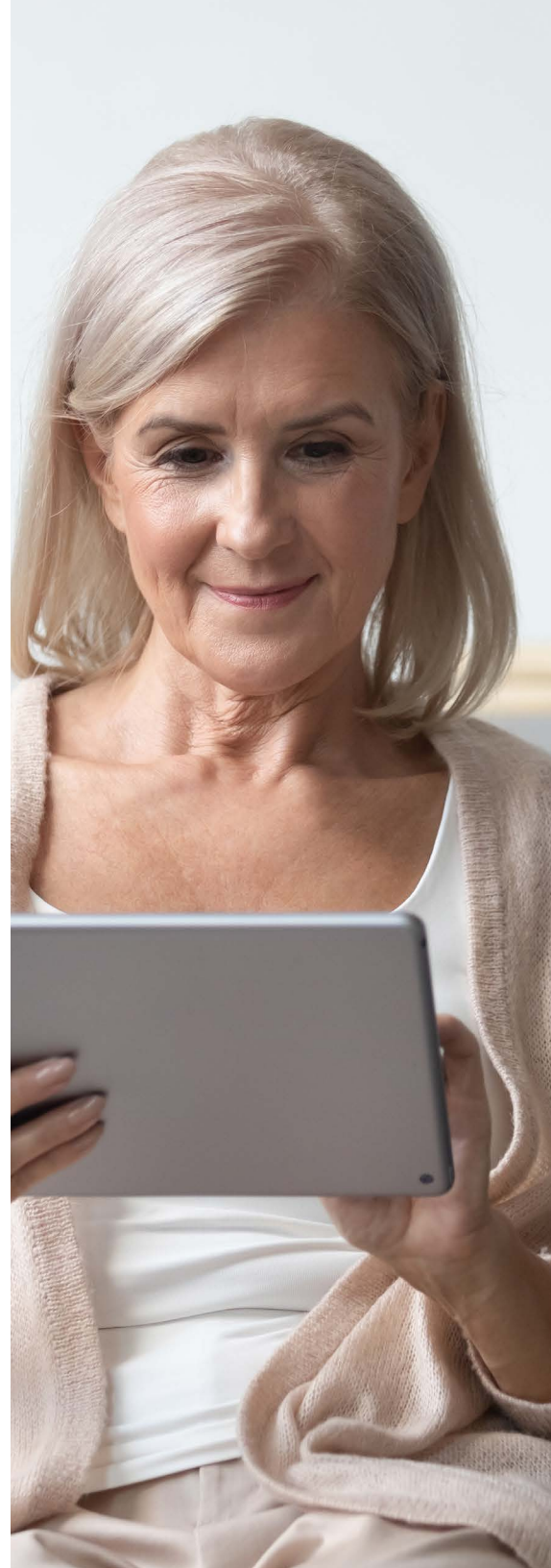


### **Your Benefits Website, [lumen.com/healthbenefits](https://lumen.com/healthbenefits)**

Manage your HRA the fastest way when you visit your benefits portal, the same website you use for your other benefits. Once logged in, select your name in the top right corner and choose Consumer Accounts from the drop-down menu. If you need to create an account or reset a password, you can do that from the Login page.



**Your MyChoice™ Mobile App.** View your HRA details on your mobile device. With the MyChoice Mobile App, you can easily manage your HRA whenever you need, and wherever you are. Simply visit your favorite app store and search for MyChoice Mobile App. You'll need the access code, which can be retrieved from the benefits website through the mobile app widget.

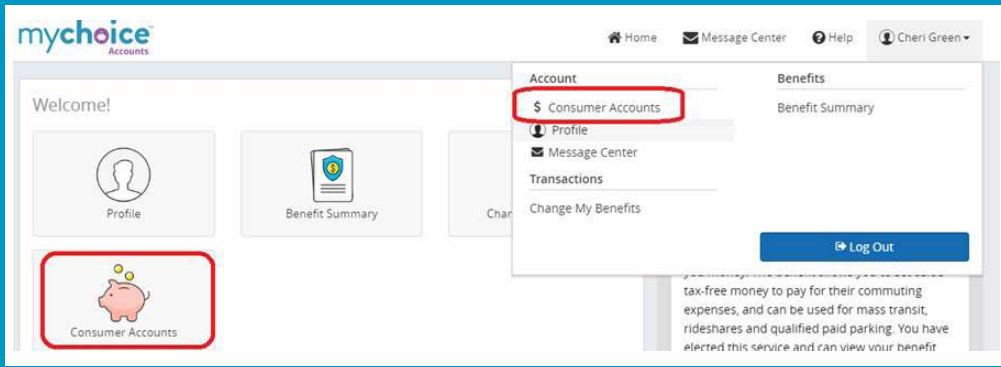


## Managing Your HRA

Whether you visit the benefits website or the MyChoice Mobile App, you'll be able to:

- See your HRA balance in real time
- Upload and save your documentation of HRA-eligible expenses
- Submit claims for reimbursement from your HRA:
  - **Online:** benefits website
  - **Mobile:** MyChoice Mobile App
- **Email:** [claims@mychoiceaccounts.com](mailto:claims@mychoiceaccounts.com)
- **Fax:** 855-883-8542
- **Mail:** MyChoice Accounts, MSC 345475, PO Box 105168, Atlanta, GA 30348-5168

# Using the Site

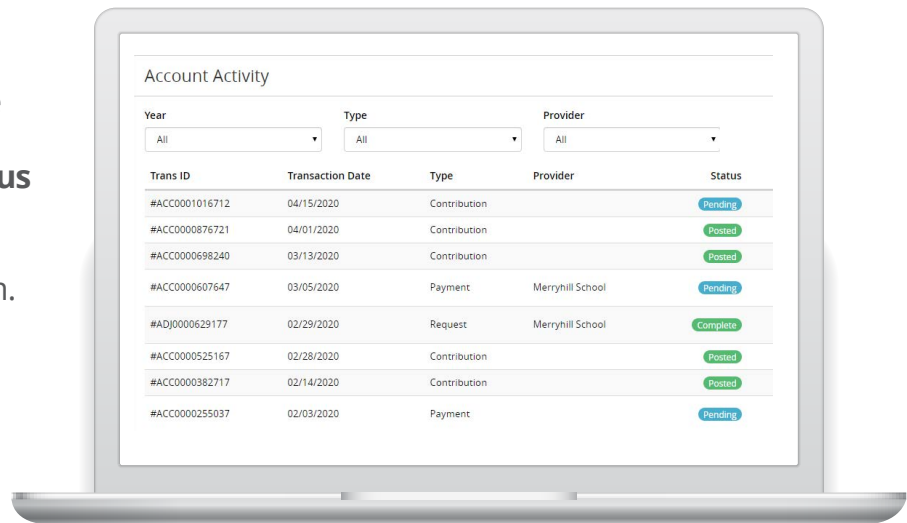


## Home Page

Navigate to your name in the top right corner of the page. Click on your name and select Consumer Accounts. This will take you to the Account Overview page.

## Account Summary Page

From this page, you can manage your HRA, reimbursements and direct deposits. Refer to the **Status** column to check if there's any additional information required to process a particular HRA claim.



At the top of the page you'll see a menu containing:

- **Accounts:** From this menu, click on **Retiree Health Reimbursement Account** to get to the Account Overview page.
- **Manage:** This menu gives you choices about specific action you may want to take, like managing your bank account(s) on file or the providers that you pay with your HRA funds.

You can:

- **View Details:** This will show you the latest transactions that have taken place within your account so you can stay up to date with your balance.
- **Request Payment:** This option allows you to submit receipts or other documents for reimbursement.
- **Pay a Provider:** Allows you to pay a carrier/insurance company directly for your HRA-eligible expenses.

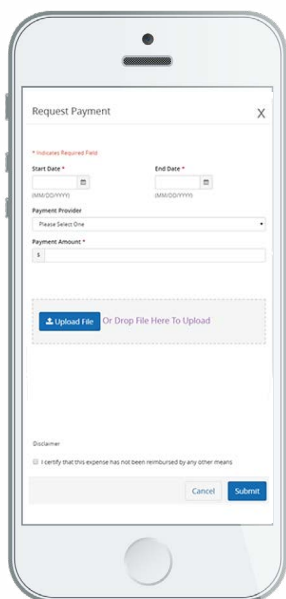
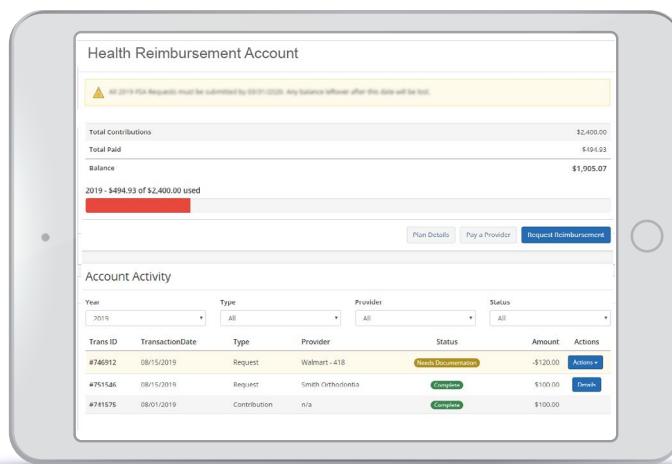
See next page for more details.



## View Details

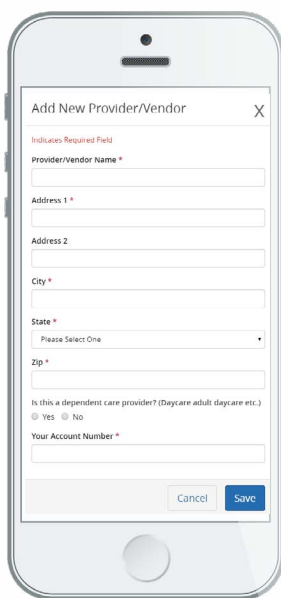
Here, you can see an overview of your HRA (for example, contributions made for the year, claims paid, and available balance). You can also see detailed account activity, including each transaction, what its status is, the amount and actions you can take (like uploading documentation or viewing claim details).

Filtering features at the top of the page make it easy to navigate to the information you need.



## Request Payment

To request payment/reimbursement, follow the instructions on the screen and fill in all required fields.



## Pay a Provider

If you want to use your account balance to pay a provider (carrier/insurance company) directly, just click the **Pay a Provider** button on the Account Overview page. You can select the provider name, indicate whether it's a one-time expense or one you'll have on a more regular basis and indicate the date for the payment. Then, you can upload documentation and submit the expense for payment. MyChoice Accounts will manage the payment based on your settings.

## Manage

When you select **Manage** at the top of the Account Overview Page, you will have several options:

- **Bank Accounts:** Set up your bank accounts for direct deposit (if you haven't yet initiated direct deposit)
- **Pending Transactions:** Review all pending transactions
- **Providers:** Manage your providers stored in the system for Pay a Provider

**Add Account** [X]

\* Indicates Required Field

Account Nickname \*

Account Type \*

☒ Checking ☐ Savings ☐ Investment

Routing Number \* - (What is this?)

Account Number \* - (What is this?)

Make this the default account?

☐ Yes ☒ No

Cancel Add

This page will allow you to set up your direct deposit for your MyChoice Accounts HRA. Follow the instructions below to get started.

- 1 Select **+Add Account**
- 2 Follow the instructions on screen to complete the process.

## Pending Transactions

Pending transactions allows you to see what items are pending and may require further action. This can also be seen on the Account Detail page. If an item requires further action, you'll see a prompt at the top of the screen as well as in the detail. Simply select Attach Documentation and follow the instructions on screen.

**Pending Transaction Needs Your Attention**

You have **(1)** transaction that requires your action to complete.

Look at the **Pending Transactions** table below and complete the action listed.

[Upload Documentation](#)

**Pending Transactions**

Provider All

Year 2019

Type All

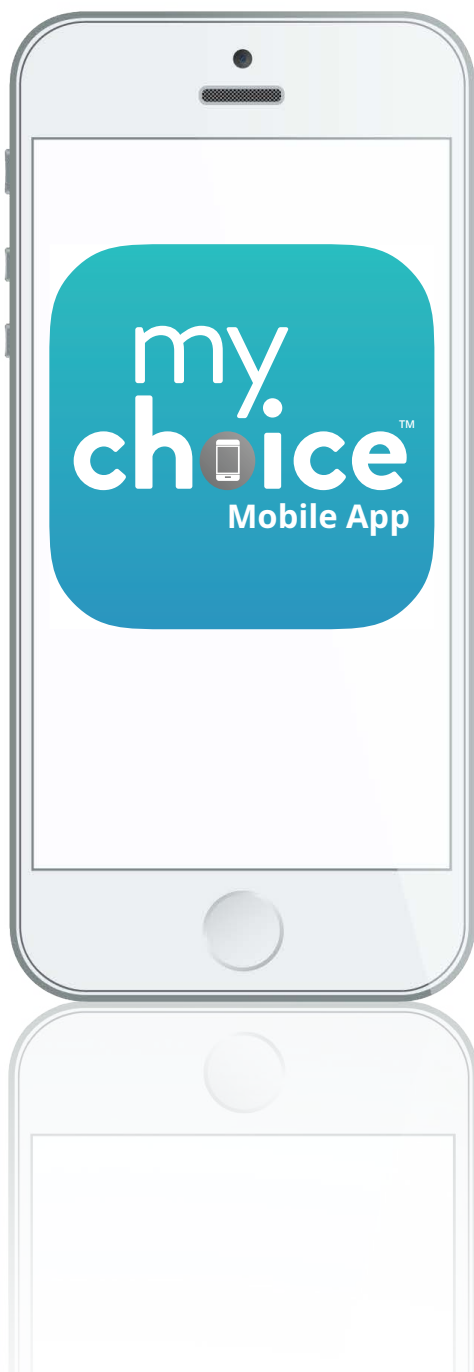
Trans ID	Provider	Transaction Date	Category	Type	Status	Amount	Actions
#852963	Walmart	03/15/2019	Medical	Request	Needs Documentation	\$208.34	<a href="#" style="background-color: #007bff; color: white; padding: 2px 5px;">Attach Documentation</a>
#851500	Target Optical	03/12/2019	Vision	Payment	Pending	\$38.50	
#846532	Walgreens	03/10/2019	Medical	Payment	Pending	\$25.75	
#834684	Walmart	03/08/2019	Medical	Payment	Pending	\$75.40	

## Using the MyChoice Mobile App

It's easy to manage your HRA wherever you are with the MyChoice Mobile App. From the Home Page, you'll be able to see your HRA balance.

You can also tap on the piggy bank icon at the bottom of the home screen to see your current HRA balance.

For more details, tap on an account name to see how much of your HRA balance that you've spent, along with your current balance.



### Managing Your HRA on the Go

To see even more, tap the **Manage Account** button at the bottom of the screen. This will take you to the benefits site where you'll have full access to the same details that are available through the Account Activity page.

With the MyChoice Mobile App, you can upload images of receipts for HRA-eligible expenses and submit claims for reimbursement, just like you can when using the benefits website.

### Documenting Your HRA-eligible Expenses

Whether using a claim form, the benefits website or the MyChoice Mobile App, each time you submit a request for HRA reimbursement, you will be asked to provide documentation. Your reimbursement request must have the following information:

- Date(s) of coverage
- Cost of premium
- Name of the insured
- Carrier (or insurance company) name
- Type of premium

**Please Note:** Canceled checks, credit card receipts and balance-forward statements are NOT acceptable forms of documentation.



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