Health Reimbursement Arrangement (HRA) Plan

www.RCTPA.com

Our website is there for you 24 / 7.
Just the information you need … simple, quick.

Log onto www.RCTPA.com for the first time

Click the "Sign up now" link to get started.

Step 1

Read the legal notice.

Step 2

Provide last name, date of birth, and Social Security Number.

Step 3

Create a private user ID:
– provide your e-mail address,
– create a private password, and
– answer a personal security question.

Step 4

Verify that your information is correct.
(Re-enter information or click "Finish."

HRA Claim Processing Flow

1. You or your family member go to a Health Care Provider. Usually you are not asked to pay anything.

2. The Provider sends a bill to Anthem.

3. Anthem processes the claim and then auto-feeds to RightCHOICE for the HRA reimbursement.

4. RightCHOICE sends HRA reimbursements to network Providers.

5. Anthem sends an Explanation of Benefits (EOB) to you, and RightCHOICE sends a monthly HRA statement to you. You also can view the HRA EOB online at www.RCTPA.com.

6. Your Health Care Provider then may bill you for any additional amount that you owe.

Closer look at "My HRA Summary"

- Check "My HRA Summary."
- This shows your personal information.

If you forget your User ID or password…

If later you cannot remember your user ID or password, simply click "Recover it" and follow the prompts.

1: To be reminded of your| user ID, you will be asked to enter your Social Security Number, last name, and date of birth.

2: If you do not remember your password, a new temporary password will be e-mailed to you. Use the temporary| password to create a new private password.

Log onto your personalized web portal

- Note how your name appears in our system.
- Check here for messages we send to you.
- Here is your Profile in our system. (Click here to update your contact information in our system.)
- Secure log-out.

Closer look at your claims

Click "My Claims."

Click the claim number for details:

- 🟨 Claim status
- 🟦 Patient
- ⬜ Provider
- 🟥 Claim Payment
  - Payee
  - Amount
  - Check number
  - Date
- 🟦 Details of care provided

Closer look at your eligibility details

1. Click "My Eligibility"

2: First screen shows you and your dependents who are covered under this Medical Plan.

3: Click the blue name. Next screen shows:

   – details of each person
   – plan coverage
   – accumulators

Top menu shows your plan and general health info

- Send "Express Requests" e-mails to Customer Service. Many questions are pre-formed for you.

  Check "Messages" for our response.

- Download your Medical Plan information and forms.

- "Health Information" links you to valuable health news and practical information.

Top menu has Dependent Authorization option

- Dependents on your plan who are 18 years or older are considered adults.

- They have to give you Access Rights for you to view their claims.

- You must give them (such as your spouse) Access Rights to view your claims.

Authorizations

Due to HIPAA privacy rules , you or your family members are not able to view online claims information for your spouse or dependent over age 18 without their consent.

Access to your account
Grant or deny members on your account access to your personal health information

Spouse	O Grant	O Deny	(No Account)
Daughter	O Grant	O Deny	(No Account)
Son	O Grant	O Deny	(No Account)

Request Access
Your family member will receive an email asking them to login to the site and grant you access.

Spouse	Request Access
Daughter	Request Access
Son	Request Access

- *Note:* Adults also can deny Access Rights by clicking the "Deny" button.

Left menu shows your personal information

- Check eligibility.

- View HRA claims.

- Click "My HRA Summary" for an outline of how your HRA Plan works.