



Tri-Star Quick Reference Guide



Balancing Life

Copay/Coinsurance Reimbursement Account

If you enroll in the Advocate Centered medical plan and earn the \$200 Health_e Rewards Credit, you automatically have an account set up with Tri-Star that is 100% funded by Advocate and reimburses some of your copays/coinsurance, the Copay/Coinsurance Reimbursement Account (CCRA).

- Medical copays/coinsurance during the calendar year are reimbursable to you from available CCRA funds.
- Expenses that are not covered by your Advocate plan can be tax-free to you using the Health Care FSA. These include expenses you expect to have for prescription drug costs, dental or vision expenses.

Advocate reimburses some of your copays/coinsurance with your CCRA account and you exempt the other non-HMO costs from tax using the Health Care FSA. Read on if this applies to you!

Your Personal Accounts

- **Copay/Coinsurance Reimbursement Account (CCRA)** – You can access the money in this account to reimburse yourself the copays/coinsurance you pay for the Advocate medical plan.
- **This account is automatically set up for you if you enroll in Advocate’s HMO medical plan, after you earn the \$200 Health_e Rewards Credit each calendar year.**
- Advocate reimburses you with funds in this account, tax-free.
- Any balance left in the CCRA will roll over to your Health_e Futures Account (HFA), subject to employment rules detailed in the Plan Summary.
- The Plan Summary for the CCRA is available at advocatebenefits.com (go to *Benefits Information*)
- **Health Care Flexible Spending Account (HCRA)** – You can use tax-free contributions you make to your HCRA to pay the costs of eligible out-of-pocket expenses. **Please note that the copays/coinsurance you have paid with your HCRA Benny™ card are not reimbursable by the CCRA.** If you are planning to

earn the Health_e Rewards Credit, do NOT use your Benny card to pay the doctor. Approve reimbursement of these copays/coinsurance later under the CCRA, after you have exhausted your HCRA.

- The HCRA and DCRA are optional accounts, requiring you to make an election to participate each year during open enrollment. If you do not enroll, you do not participate.
- Health care expenses that can be paid using HCRA funds
 - Prescription drug purchases, dental and vision expenses
 - Deductibles under a spouse’s medical plan and qualified medical expenses not covered or reimbursed by another plan
 - Copays/coinsurance – only if you do not want to receive reimbursement from the CCRA after earning the Health_e Rewards Credit
- Do not use this account to pay dependent day care expenses, childcare costs. These childcare costs can be paid by a separate FSA you set up for Dependent Day Care, the DCRA.
- **Do not use your Benny™ card to pay office visit, hospital and other medical copays/coinsurance if you want to be reimbursed by Advocate with the Health_e Rewards funds earned and credited to your CCRA!** Instead, approve Advocate’s reimbursement to you for these expenses under the CCRA.
- **Dependent Day Care Flexible Spending Account (DCRA)** – You can use money in a Dependent Day Care FSA to shelter child day care (or adult day care, if disabled) expenses from tax. Expenses only qualify if they are necessary to allow you (and, if you are married, your spouse) to work. You cannot use this account to pay for health care expenses. See “Accessing funds in the HCRA” option 1 for how you file claims for reimbursement of contributions you’ve made to the DCRA. No debit card is offered for the DCRA account.

inspiring possibilities

 Advocate Health Care

Viewing your Tri-Star accounts online

Tri-Star administers the reimbursements for the CCRA, HCRA and DCRA. Associates who currently have a Tri-Star account should already have established banking information for direct deposit, and have an established email address on file. Claims and account balances can be reviewed specific to each plan and plan year. New associates or those with a Tri-Star account for the first time will:

- Receive a welcome letter with instructions.
- Should report an email address and banking information through your Tri-Star account on advocatebenefits.com, after receiving the welcome letter, in order to receive all communications and for quick, safe payment of all reimbursements.

Accessing funds in your FSA account (Note: only option 1 below applies to the DCRA)

To access funds you have contributed to your account, you can either 1) file a claim with Tri-Star, or 2) pay your medical provider using a stored-value card, the Benny™ card, with available funds.

1. If you have not already paid the provider using your Benny™ card, you may file online or complete a claim form:

- **Use the file online feature on the Tri-Star website**
Log in to your Tri-Star account, click on the link to file or View Claims and simply follow the instructions. Once you enter the expense, online filing prepares a completed Tri-Star Claim Form for you to print, sign, and submit to Tri-Star along with the supporting documentation.
- **Fill out and submit a Tri-Star Claim Form**
Access a printable copy of this form at advocatebenefits.com (go to Flex Spending Account > Tri-Star Systems FSA Claim Form). Once you fill out the form, follow the instructions provided on the form to submit it along with supporting documentation to Tri-Star.

2. Use your Benny™ card to pay the provider

Your annual contributions to the HCRA are stored on the card at the start of the plan year. Each time you use the card, the amount is automatically deducted from your annual available balance in your HCRA and is paid to the medical provider. The card is a payment convenience and also eliminates IRS-required paperwork when purchasing most prescriptions and paying copays to your medical providers. Expect to receive a request from Tri-Star to provide the explanation of benefits (EOB) or receipt(s) itemizing the services provided for most other medical expenses you have paid with your card. You can expect to receive a documentation request from Tri-Star for all dental and vision expenses.

- Always hit “credit” not “debit” when you swipe the card.
- Periodically check your remaining balance on Tri-Star’s website so you are aware of when you have used all of your funds for the calendar year.
- If you have already received a Benny™ card from Tri-Star, this card is good until the expiration date imprinted on the card, five years from when issued. Keep your card in a safe place for use the following calendar year. Replacement cards can be ordered but a \$5 fee will be deducted from your card balance.
- New participants will receive their Benny™ card after they enroll in the plan and must activate it prior to use. A toll-free number for activation is on the sticker on the card.

Note: This is only a summary of these employee benefit plans and is not intended to disclose all features and rules of these plans. Please go to advocatebenefits.com for plan summaries specific to each of these.

Your Online Tri-Star Account: Log on to advocatebenefits.com.

Select *Health and Welfare Benefits*, then *Tri-Star* from the left-hand menu.

Tri-Star Customer Service: 1.800.727.0182, option 1: Monday – Friday, 7 am – 5 pm, Central Time