



# Tri-Star Quick Reference Guide



Balancing  
Life

## Deductible Reimbursement Account

If you enroll in the EPO or PPO medical plan option through Advocate, you automatically have an account set up with Tri-Star that is 100% funded by Advocate and reimburses part of your deductible, the Deductible Reimbursement Account (DRA).

- Medical expenses that have been applied toward your deductible during the calendar year are reimbursable to you from available DRA funds.
- Expenses that are not covered by your EPO or PPO 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 part of your deductible with your DRA account and you exempt the other non-EPO or PPO costs from tax using the Health Care FSA. Read on if this applies to you!

### Your Personal Accounts

- **Deductible Reimbursement Account (DRA)<sup>1</sup>**—You can access the money in this account to reimburse yourself the costs of medical expenses applied toward the EPO or PPO medical plan deductible.
  - This account is automatically set up for you if you enroll in Advocate Centered EPO or PPO medical plan.
  - Advocate reimburses you with funds in this account, tax-free.
  - Any balance left in the DRA will roll over to your Health Futures Account (HFA), subject to employment rules detailed in the Plan Summary
  - The Plan Summary for the DRA is available at [advocatebenefits.com](http://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 EPO or PPO deductible expenses that can be reimbursed by the DRA do not qualify for reimbursement by the HCRA.**
  - The HCRA and the Dependent Care Reimbursement Account (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 are not payable by the DRA can be paid using HCRA funds
    - Prescription drug purchases, dental and vision expenses
    - Copays, coinsurance and qualified medical expenses not covered or reimbursed by another plan
  - 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 deductible expenses!** Instead, approve Advocate's reimbursement to you for these expenses under the DRA.
- **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 your account*" 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.

<sup>1</sup> During enrollment, you can suspend your DRA (SDRA), locking access to this account during the year and earmarking this for rollover to your HFA on January 1, after the close of the year. Please be aware that you cannot change the suspension status during the year.

## Viewing your Tri-Star accounts online

Tri-Star administers the reimbursements for the DRA, HCRA and DCRA. Associates who currently have a Tri-Star account should already have received login information, 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](http://advocatebenefits.com), after receiving the welcome letter, in order to receive all communications and for quick, safe payment of all reimbursements.

**Note:** All notices are sent via email. It is important that you keep your email address updated with Tri-Star at all times to insure you receive all critical information.

## Reimbursements from the DRA

You do not file claims against this account, but you must take action to receive reimbursement from Advocate using the funds in this account. The procedure for reimbursement is as follows:

- Your EPO or PPO administrator, either BlueCross BlueShield or Humana, will report all expenses applied toward the deductible directly to Tri-Star.
- If your email address is on file with Tri-Star, you will receive an email notification that Tri-Star has received notice of this claim from BlueCross BlueShield or Humana after they have completed their processing. When you receive this notification, you have the option to:
  - Be reimbursed by Advocate with funds available in your DRA. Follow instructions included in the notification email to approve the claim. This will release a payment to you, and you will then use these funds to pay the provider, or
  - Save your account balance for retirement. If you want to use the DRA funds in a later year, after age 60 and vested in this plan, you need take no action when you receive this email from Tri-Star. Funds left in your DRA each year automatically roll to the Health Futures Account (HFA), subject to plan rollover rules.
- If you want to be paid for claims available in your DRA, you simply log in to your Tri-Star account and “Approve DRA/CCRA Claims.” No claims filing is required. However, you must take action to approve release of this reimbursement to you. You will use these funds to pay your medical provider.
- **Do NOT use your FSA Benny™ card to pay the providers’ balance due for claims listed under the “Approve DRA/CCRA Claims” link. Instead, approve reimbursement to you of the DRA funds for use in making your personal payment to these providers. The Benny™ card is NOT associated with the DRA account, only the HCRA. Using the Benny™ card to pay expenses reimbursed by the DRA will result in double dipping, and you will be required to pay such Benny™ card charges back to your HCRA.**

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

To access funds you have contributed to your DCRA 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](http://advocatebenefits.com) (go to *Benefits Information > Flexible 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 a 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](http://advocatebenefits.com) for plan summaries specific to each of these.

**Your Online Tri-Star Account:** Log on to [advocatebenefits.com](http://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