

Champlain Valley BOCES Administration HRA Q & A

What is an HRA?

First, HRA is short for Health Reimbursement Arrangement. This is an account that your School District has set up for you to supplement your healthcare coverage.

What does this HRA cover?

This HRA will help to pay for general out of pocket expenses related to Medical, Vision and Dental for you and your family.

What does this HRA pay for?

As you incur expenses from Doctors, Health Facilities, Pharmacies, Dental, Vision and other Health related expenses. The types of expenses are very similar to the expenses paid for by your Flexible Spending Plan (FSA). Also, if you have both this HRA and have signed up for the FSA plan, the HRA money will be available first and then the FSA money will reimburse you.

When does this plan take effect?

This Administrative HRA plan year starts and renews every July 1. Please keep in mind that your FSA starts and renews on October 1 every year.

I'm going to my medical provider next week, what do I have to do?

First, do not miss any appointments or leave prescriptions unfilled because you are unsure how the HRA plan will work. Attend your provider visit. Keep your receipt from the provider and match it up with the bill that you will receive later and the EOB that you receive from your insurance carrier. You will be able to submit a voucher with either the provider receipt, insurance EOB or a bill from the provider.

I've received my provider receipt, insurance EOB or a bill from the provider, now what do I do?

Now that you have your proof of service, you are able to fill out and send the filled out and signed voucher with a copy of the proof of service. Please make sure the proof of service has the product or procedure performed, the date of the service and an amount of the service. Preferred Group does not accept receipts or bills that indicate "Prior Balance" as this does not inform us as to when the service was performed. After submitting, please log in to your web portal at www.MyTPGPlan.com or use the smartphone app and make sure we have recorded your reimbursement voucher correctly. Please remember to always keep your original receipts and EOBs in order to track your expenses and for IRS tax purposes.

Something's wrong or I just don't understand the payments that I have received?

Don't panic, these plans take a little while to get used to. If there is anything that you think might be "out of place", we want to hear from you sooner rather than later. Our number is (866) 989-8995 and our phone lines are open weekdays 8 AM to 5 PM. It is our intent to help you understand the plans that you have with us. Remember we cannot answer any question outside of the amounts indicated on your EOB as you will have to call your insurance provider for those answers, but we will be able to help you understand what these plans are paying for. If there is an actual issue, we would like to clear it up quickly for you.