

Establishing or renewing an HRA / FSA / DCA .

Please note the following submission guidelines apply:

New Business: Submit account information 45 days prior to the requested effective date.

Retention Business: Submit account information 30 days prior to the requested effective date.

Checklist for New Business (HRA 2+ eligibles; FSA 100+ eligibles)

- Independence Blue Cross (IBC) Account/Broker Executive obtains HRA/FSA Administrative Agreement from their Legal contact for review and approval (signature) of customer. .
- Independence Blue Cross (IBC) Account/Broker Executive completes CDHC Group Addendum after discussing all features with customer. Attach applicable medical, Rx, dental and/or vision benefit summaries for benefits that will be eligible under the HRA or FSA.
- Open enrollment kits should be requested through BAGs; kits will include a BlueSaver Health Accounts Enrollment Addendum (member application) for member to complete if enrolling in a BlueSaver HRA or FSA.
- IBC Account Executive collects completed BlueSaver Health Accounts Enrollment Addendums.
- IBC Account/Broker Executive submits completed CDHC Group Addendum, BlueSaver Health Accounts Enrollment Addendums, member applications and applicable benefit summaries to applicable administrative staff (e.g. Marketing Operations) for group and member set-up.
- Portal customers can key member enrolment through the portal (see portal enrollment process).

Checklist for Retention (HRA 2+ eligibles; FSA 100+ eligibles)

- IBC Account Executive must obtain and complete CDHC Group Addendum after discussing all features with customer.
- Open enrollment kits should be requested through BAGs; kits will include a BlueSaver Health Accounts Enrollment Addendum (member application) for member to complete if enrolling in a BlueSaver HRA or FSA
- IBC Account Executive collects completed BlueSaver Health Accounts Enrollment Addendums.
- Note the following:
 - FSA/DCA: All members renewing, terminating or newly joining must be enrolled via this form or the portal.
 - HRA: Only new or terminating members need to complete this form or enroll via the portal. (Existing members continuing in the HRA do not need to complete this form.)
- Portal customers can complete member enrollment on the portal following normal portal enrollment processes
- Obtain any applicable Medical, Rx, Dental and/or Vision Benefit Summaries for benefits that will be eligible under the HRA or FSA.
- Submit Group and Member applications along with applicable Benefit Summaries to your Broker, Marketing Operations or IBC Account Executive

Enrollment Set-Up

- IBC Account Executive must attach **all** health account paperwork to Group Data Form (GDF) and submit to Underwriting Control. This includes the following:
 - completed CDHC **Group** Addendum
 - completed CDHC **Member** Addendums
 - applicable medical, Rx, dental and/or vision benefit summaries (including benefit summaries from other carriers if applicable.)
 - ACH Authorization Form (if HRA/FSA funding transfer is to be initiated by IBC's HRA/FSA administrator, AHA)
 - Merchant Code list **if** debit card was elected **and** non-standard merchant list will be used. If standard list is being used, no attachment necessary.
- GDF with Tracking Monitor and all CDHC paperwork is distributed through normal GDF process.
- If customer is submitting initial HRA/FSA funding by check, forward check to AHA immediately. (See FSA/HRA Process Flow for details.)

Notes

EDI Customers – CDHC Group and Member Addendums must be completed. Members must enroll using the member Addendum in Open Enrollment kits. Portal customers can enroll members via the portal.. See steps above for new or renewing business.

Drop-To-Paper Customers - CDHC Group Addendums and BlueSaver Health Accounts Enrollment Addendum (member application) must be completed.. Members must enroll using the member Addendum in Open Enrollment kits. Portal customers can enroll members via the portal. See steps above for new or renewing business. This will ensure that all member data is received in the proper format and can be incorporated into the electronic enrollment feed to our administrator.