



Health Reimbursement Account (HRA) Direct Standard Reporting Package

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HRA Employer Reports

Health Reimbursement Account (HRA)

A health reimbursement arrangement (HRA) is an employer-sponsored account to reimburse a portion of a participant's eligible out-of-pocket medical expenses, such as deductibles, co-insurance, and pharmacy expenses. It's not an insurance plan; it's a reimbursement program funded entirely by an employer to help make health care more affordable.

By offering HRAs to employees, employers can save money on health insurance premiums, payroll taxes and FICA taxes. Employers may also control how much the company will contribute to the HRA, and how it will be funded as well as defining the eligible expenses. An HRA works with any health plan type, and employers only pay if the employee uses the funds. On average, employees typically use 70% of offered funds.

The employer contributes funds to an HRA (notional account) to help employees save for health care expenses. Employees won't pay taxes on the money they receive and use for qualified medical expenses.

Business Process Flow and Related Reports



HRA Employer Reports

CareFirst Group Portal

Our Group Portal is your one-stop shop for managing your company's spending accounts. It gives you instant access to your account information and the ability to complete transactions online, which means less paperwork and a better use of your time and resources. Once registered, you can begin to experience the convenience and control it provides.

Further makes several reports available to you in the Group Portal.

These reports are:

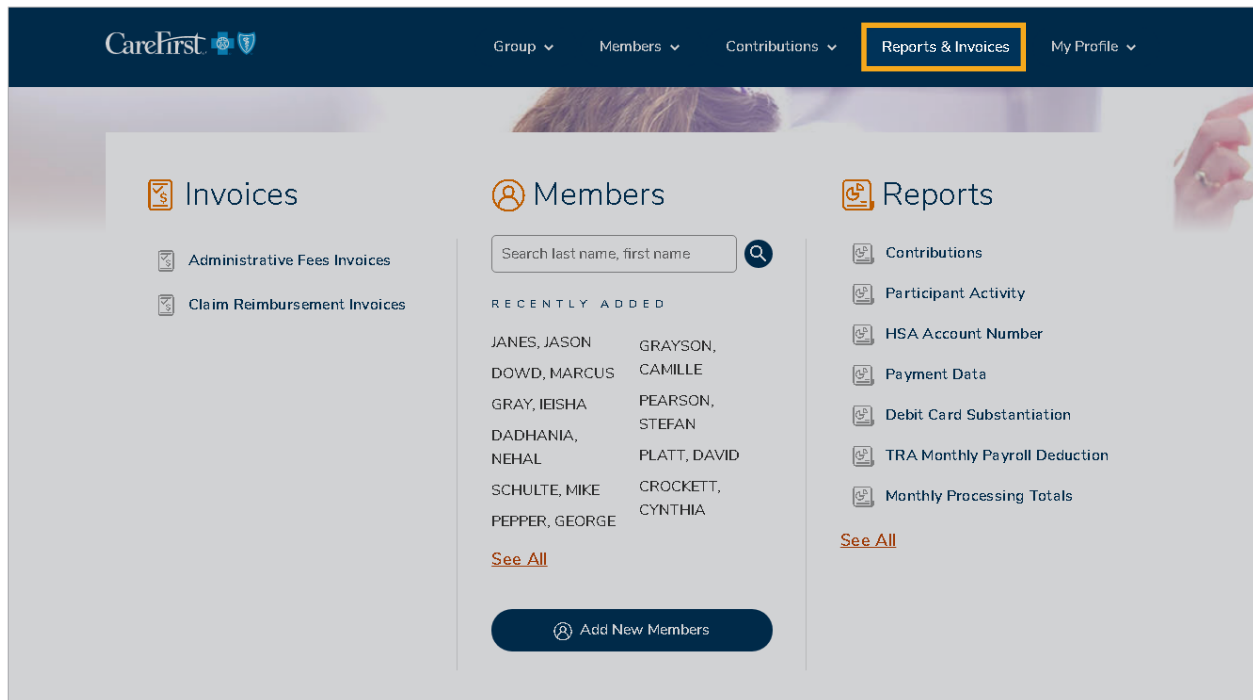
- Available on demand
- Viewable for specific time periods
- Sortable and filterable for specific information
- Able to be exported to Excel spreadsheets (and some to PDFs)

You can access the reports as often as you like. A few of the more common reports are shown on the portal dashboard in the right-hand column under Reports, and you can see the full list of reports by clicking Reports & Invoices in the top header.

The reports and invoices are dependent on which products your group is enrolled in, so you may not see all of the reports listed here if they're not relevant to you. You can also export the data from any report into an Excel file.

- Go to carefirst.com, then click *For Employers > login*.
- Once logged in, click *Coverage > BlueFund Administration*.

Note: Groups that use a location hierarchy to organize their employee spending account population will see an additional Location filter on their reports. The Group Portal user can filter the data on the location(s) they have access to view.



All data shown in report samples are hypothetical examples for purposes of illustration only.

Participant Activity

The screenshot shows a dashboard with three main sections: Invoices, Members, and Reports. The Reports section is highlighted with a yellow box around the 'Participant Activity' link.

- Invoices:**
 - Administrative Fees Invoices
 - Claim Reimbursement Invoices
- Members:**
 - Search last name, first name
 - RECENTLY ADDED:
 - JANES, JASON
 - DOWD, MARCUS
 - GRAY, IEISHA
 - DADHANIA, NEHAL
 - SCHULTE, MIKE
 - PEPPER, GEORGE
 - GRAYSON, CAMILLE
 - PEARSON, STEFAN
 - PLATT, DAVID
 - CROCKETT, CYNTHIA
 - [See All](#)
- Reports:**
 - Contributions
 - Participant Activity** (highlighted)
 - HSA Account Number
 - Payment Data
 - Debit Card Substantiation
 - TRA Monthly Payroll Deduction
 - Monthly Processing Totals
 - [See All](#)

This report is primarily used to verify active enrollment by product at any point in time. It may also be used to track spending/saving Year-To-Date trends. This includes a group summary page and a detailed report which lists all participants with account summary information. The data includes employer funding or current month and plan year contributions, current month and plan year withdrawals and account balance information in aggregate for the group. This is sent once initial enrollment has been entered and available on the first week of the month for the previous month.

The screenshot shows the 'Participant Activity Report' page. The header includes the CareFirst logo and navigation tabs: Groups, Group, Members, Contributions, Reports & Invoices, and My Profile. The main heading is 'Participant Activity Report' with a sub-heading: 'See participation for each account type you offer and financial totals associated with each account type'. There is a yellow duck-shaped graphic on the right.


Below the heading, there are filters and a 'Run Report' button:

- Product:** HRA Health Reimbursement Account -
- Date of Report:** 12/31/2019 (MM/DD/YYYY)
- Run Report** button
- Excel** download button
- View Member Details** button

A summary table is displayed below the filters:

Enrolled Participants	Available Rollover	Applied Rollover	Employer Funding	Total Contributions	Total Withdrawals	Rolled Forward	Average
40	\$11,651.87	\$0.00	\$0.00	\$19,100.00	\$0.00	\$0.00	


Participant Activity Details

CareFirst  Groups Group ▾ Members ▾ Contributions ▾ Reports & Invoices My Profile ▾

Participant Activity Report

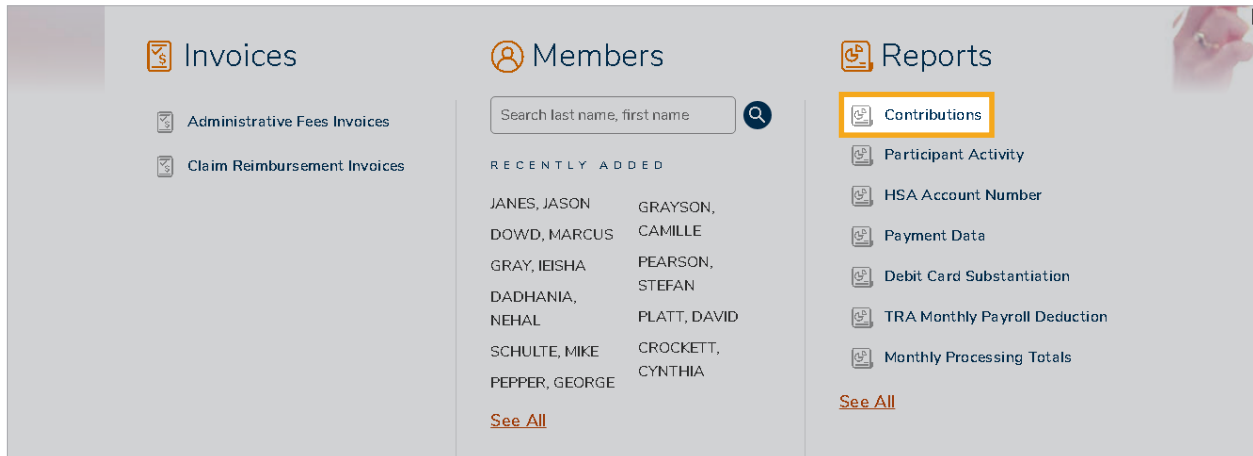
See participation for each account type you offer and financial totals associated with each account type

[Reports](#) | [Participant Activity Report](#) | [Participant Activity Details](#) Excel

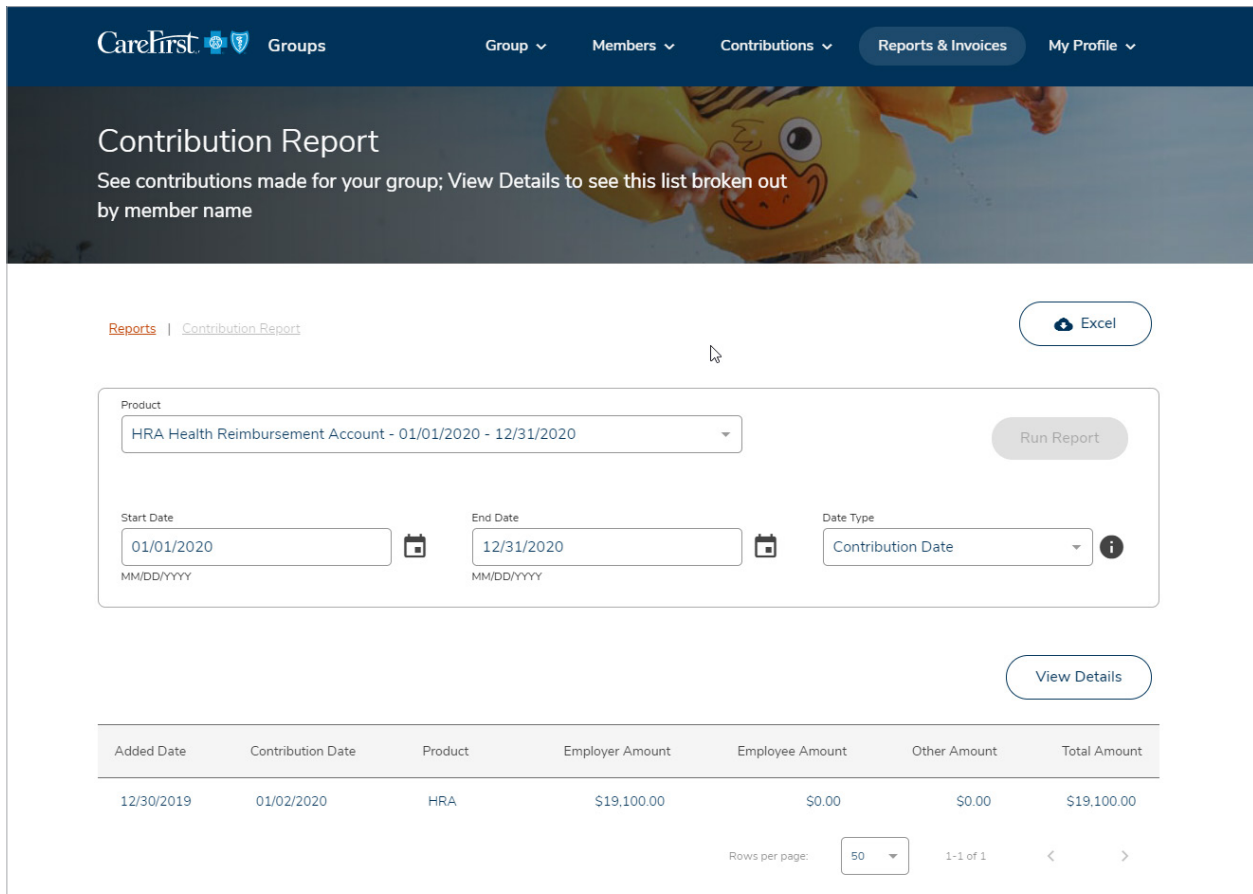
Product: Date of Report:  MM/DD/YYYY Run Report

Name ↑	SSN Ending	Start Date	Available Rollover	Applied Rollover	Employer Funding	Total Contributions	Total Withdrawals
Bond, Esteban	xxxxx1678	01/01/2020	\$0.00	\$0.00	\$0.00	\$600.00	\$0.00
Calderon, Milo	xxxxx1199	01/01/2020	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Castaneda, Louis	xxxxx1568	01/01/2020	\$1,000.00	\$0.00	\$0.00	\$300.00	\$0.00
Castaneda, Louis	xxxxx1707	01/01/2020	\$1,000.00	\$0.00	\$0.00	\$800.00	\$0.00
Clarke, Nasir	xxxxx1210	01/01/2020	\$96.77	\$0.00	\$0.00	\$900.00	\$0.00
Coleman, Lane	xxxxx1731	01/01/2020	\$840.43	\$0.00	\$0.00	\$100.00	\$0.00

Contributions



This report is only applicable for HRAs that are funded periodically or incrementally throughout the year. The HRA is a notional account. Notional contribution amounts are reported to Further by the employer for HRA administration purposes. (Funds are collected as claims are actually paid.) This report is used to reconcile the employer's notional contributions with the contribution amounts in the Further system. Contribution reports can be generated on the Group Portal by clicking on the "Reports & Invoices" link on the top of the page. This report includes group-initiated contributions and can be generated by specific date spans.



Contribution Report
See contributions made for your group; [View Details](#) to see this list broken out by member name

[Reports](#) | [Contribution Report](#) [Excel](#)


Product: HRA Health Reimbursement Account - 01/01/2020 - 12/31/2020 [Run Report](#)

Start Date: 01/01/2020 End Date: 12/31/2020 Date Type: Contribution Date

Added Date	Contribution Date	Product	Employer Amount	Employee Amount	Other Amount	Total Amount
12/30/2019	01/02/2020	HRA	\$19,100.00	\$0.00	\$0.00	\$19,100.00

Rows per page: 50 1-1 of 1

Contributions Report Details

CareFirst  Groups Group ▾ Members ▾ Contributions ▾ Reports & Invoices My Profile ▾

Contribution Report

See contributions made for your group; View Details to see this list broken out by member name

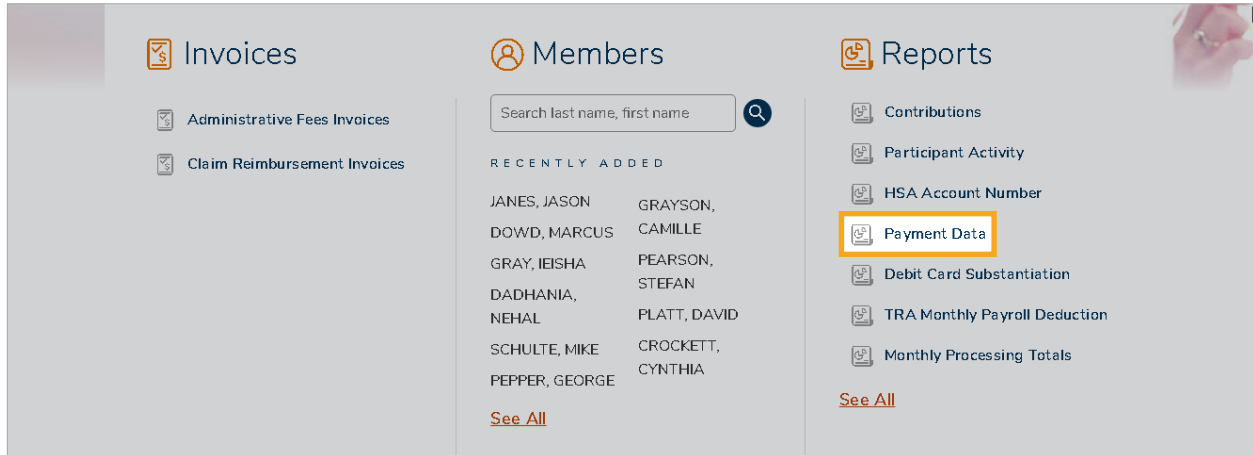
[Reports](#) | [Contribution Report](#) | [Contribution Report Details](#) Excel

Product: HRA Health Reimbursement Account - 01/01/2020 - 12/31/2020 Run Report

Start Date: 01/01/2020 MM/DD/YYYY 📅 End Date: 12/31/2020 MM/DD/YYYY 📅 Date Type: Contribution Date 📘

Name	Contribution Date	Added Date	Product	Type	Total Amount
Bond, Esteban W	01/02/2020	12/30/2019	HRA	ER Contribution	\$600.00
Castaneda, Louis I	01/02/2020	12/30/2019	HRA	ER Contribution	\$800.00
Castaneda, Louis I	01/02/2020	12/30/2019	HRA	ER Contribution	\$300.00
Clarke, Nasir W	01/02/2020	12/30/2019	HRA	ER Contribution	\$900.00

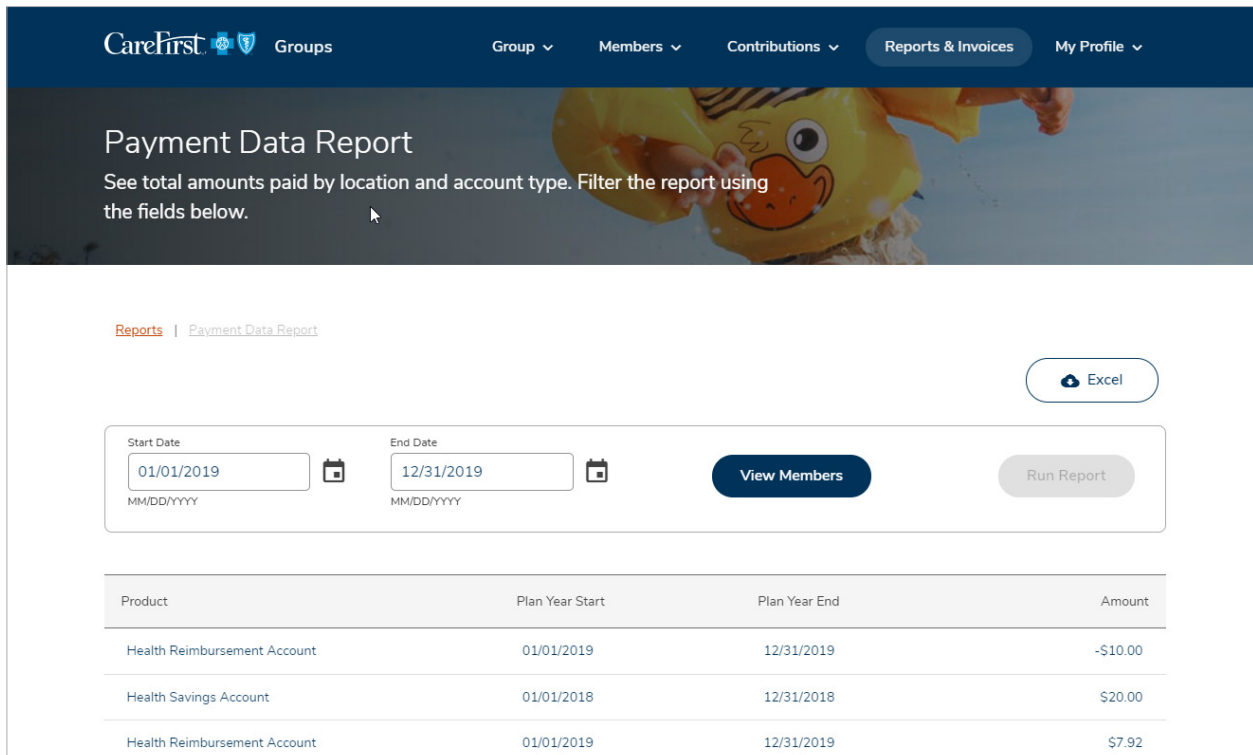
Payment Data



This report is available on the Group Portal and allows the user to create a customized report of notional claim payments based on actual claim payment dates. The report is based on claim payment dates, not group invoice billed dates, so it cannot be used to match the claim invoices.

Users can download an Excel file containing all the records. In addition to the columns displayed on the Summary screen, the Excel file will also include the following columns: Group Number, Group Name, Location Code, Plan, Plan Year Start Date, Plan Year End Date.

In addition to the columns displayed on the Detail screen, the Excel file will also include the following columns: Group Number, Group Name, Location Code, Plan, Plan Year Start Date, Plan Year End Date, Last Name, First Name, Middle Initial, SSN (full), Employee Number, Partner Group ID, Partner Member ID.



Payment Data (continued)

Carefirst Groups
Group ▾
Members ▾
Contributions ▾
Reports & Invoices
My Profile ▾

Payment Data Report

See total amounts paid by location and account type. Filter the report using the fields below.

[Reports](#) | [Payment Data Report](#)

Excel

Start Date

MM/DD/YYYY

End Date

MM/DD/YYYY

View Members
Run Report

Product	Plan Year Start	Plan Year End	Amount
Health Reimbursement Account	01/01/2019	12/31/2019	-\$10.00
Health Savings Account	01/01/2018	12/31/2018	\$20.00
Health Reimbursement Account	01/01/2019	12/31/2019	\$7.92

Carefirst Groups
Group ▾
Members ▾
Contributions ▾
Reports & Invoices
My Profile ▾

Payment Data Report

See total amounts paid by location and account type. Filter the report using the fields below.

[Reports](#) | [Payment Data Report](#) | [Payment Data Report Details](#)

Excel

Start Date

MM/DD/YYYY

End Date

MM/DD/YYYY

Hide Members
Run Report

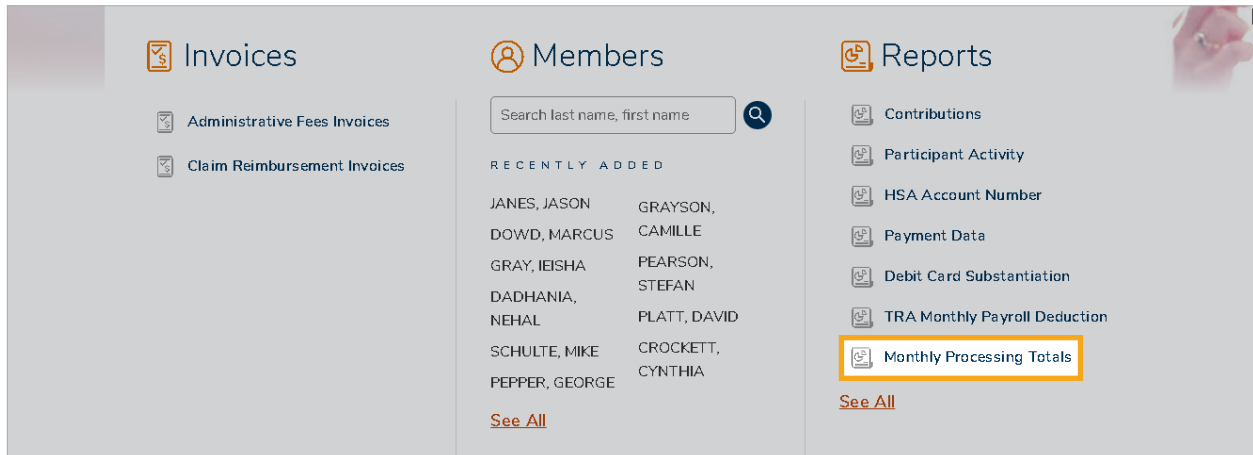
Product	Plan Year Start	Plan Year End	Name	SSN Ending	Payment Date	Amount	Payment Method
Total						\$96,369.31	
Health Reimbursement Account	01/01/2019	12/31/2019	McClure, Malachi	xxxxx1649	01/08/2019	\$30.00	Pharmacy POS
Health Savings Account	01/01/2018	12/31/2018	Calderon, Milo	xxxxx1199	01/01/2019	\$20.00	Direct Deposit
Health Reimbursement Account	01/01/2019	12/31/2019	Meyers, Valentina	xxxxx1836	01/01/2019	\$7.92	Pharmacy POS

Debit Card Substantiation

This report is available, if applicable, on the Group Portal and can be used to see debit card payments requiring substantiation (transactions needing supporting documentation to prove the expense is eligible). Running the report by Location will show member name, amount of the transaction, purchase date and process date. Once Further receives valid documentation to substantiate the claim expense is eligible, the claim will no longer appear on this report and can no longer be viewed.

Name ↑	SSN Ending	Account	Purchase Date	Amount	Process Date	Notice Sent	Status	Age (days)
ANDERSON, SHIRLEY	0002	Health Reimbursement Arrangement	11/13/2020	\$30.12	11/16/2020	12/12/2020	Invalid Doc	191
ANDERSON, SHIRLEY	0002	Health Reimbursement Arrangement	12/03/2020	\$23.10	12/05/2020	12/12/2020	Invalid Doc	191
ANDERSON, SHIRLEY	0002	Health Reimbursement Arrangement	12/04/2020	\$53.27	12/07/2020	12/12/2020	Invalid Doc	191
ANDERSON, SHIRLEY	0002	Health Reimbursement Arrangement	11/05/2020	\$23.10	11/07/2020	12/12/2020	Invalid Doc	191
ANDERSON, SHIRLEY	0002	Health Reimbursement Arrangement	11/10/2020	\$4.83	11/12/2020	12/12/2020	Invalid Doc	191
BAILEY, PATRICK	0046	Health Reimbursement Arrangement	12/01/2020	\$1.81	12/04/2020	12/12/2020	Invalid Doc	191
BAILEY, PATRICK	0046	Health Reimbursement Arrangement	10/23/2020	\$2.25	10/26/2020	12/12/2020	Invalid Doc	191

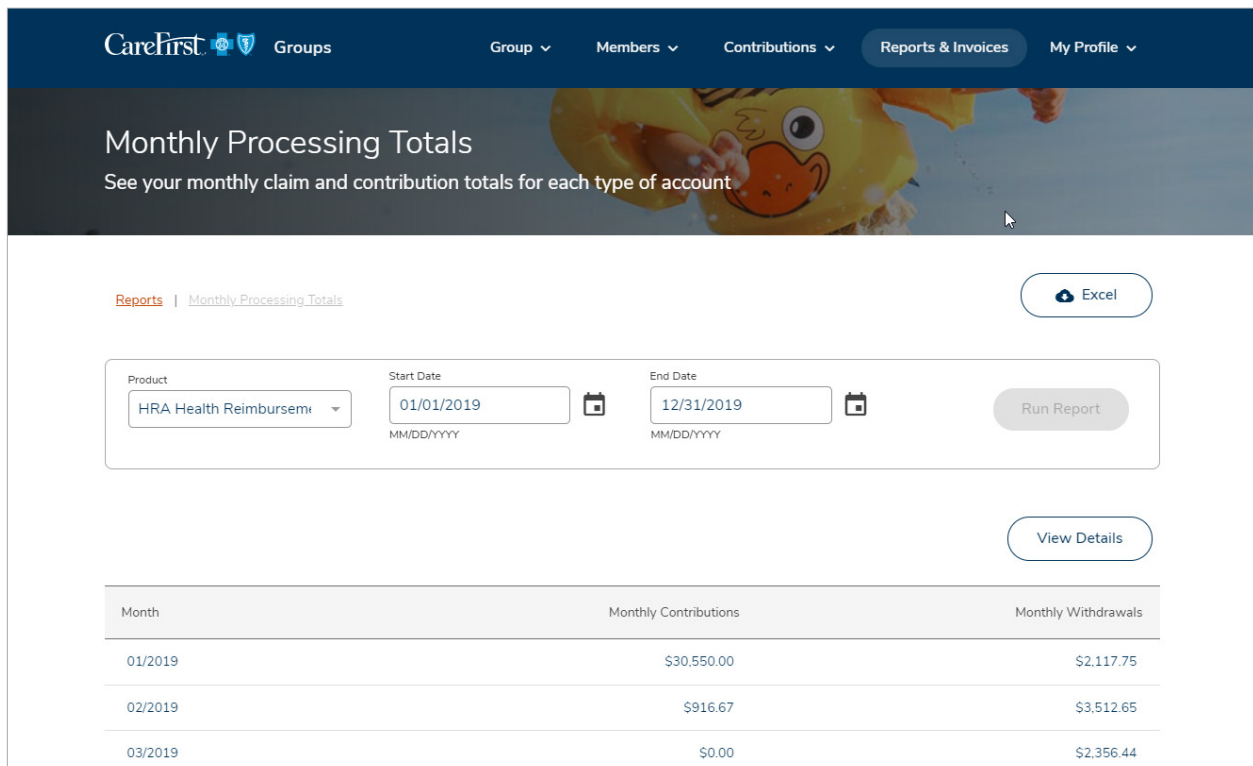
Monthly Processing Tools



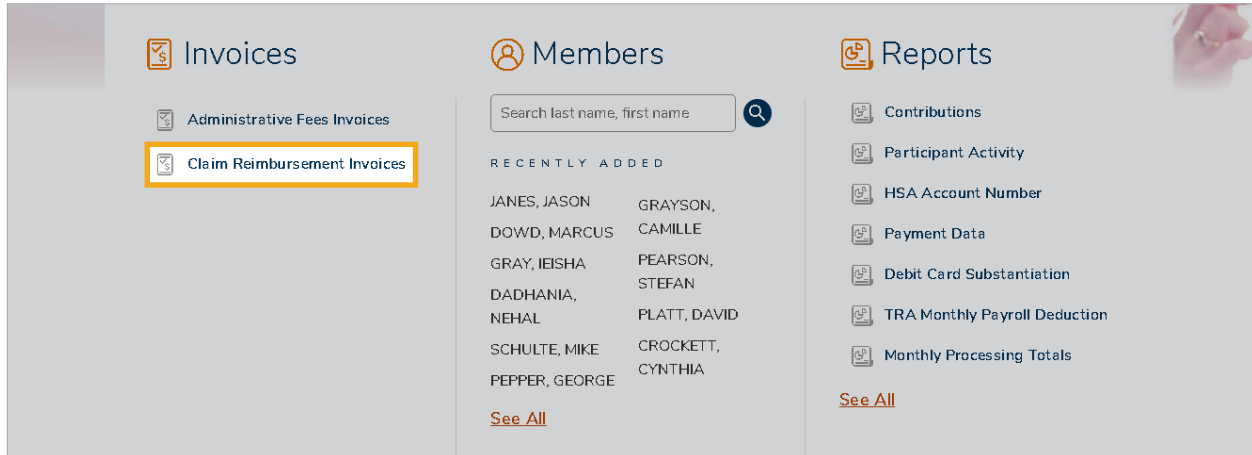
This report is available on the Group Portal and identifies spending account contribution and claim payment activity by month. This report may be requested for a given product and time period to calculate withdrawals and contributions totals by month within the requested time period. The detail report includes the summary information reported at a member level.

Monthly Contributions is the sum of the contribution amount associated with deposits applied to the applicable member accounts where the contribution date associated with deposit falls within the selected date range. The report will display the total of those contributions aggregated by month.

Monthly Withdrawals is the sum of the claim payments or credits/adjustments processed from the applicable member accounts where the claim Payment Date falls within the selected date range. The report will display the total of the claim approved amount associated with those payments aggregated by month.



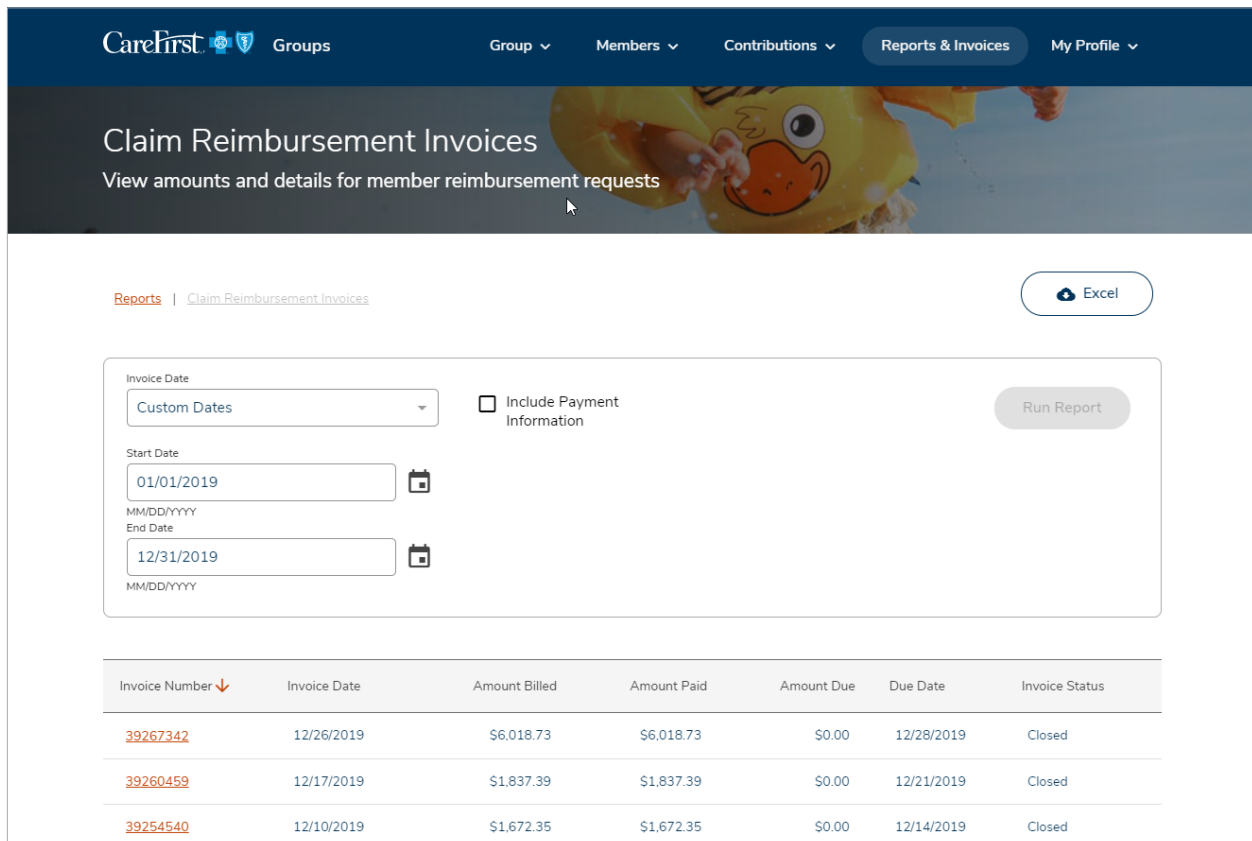
Claim Reimbursement Invoices




The Claims Reimbursement Invoice shows a weekly summary of claims paid including invoice number, invoice date, amount billed, amount paid, amount due, payment date, payment method, due date, and invoice status.

Drill down is also available to show billing invoice detail by location (if applicable) with participant name, participant SSN (last four), member payment method, and product.

Note: A claims reimbursement email notification will be sent to the billing contact on an assigned day of the week, every week, two days prior to the ACH pull to indicate the invoice is available on the portal for review.



Claim Reimbursement Invoices (continued)


CareFirst  Groups Group ▾ Members ▾ Contributions ▾ **Reports & Invoices** My Profile ▾


Claim Reimbursement Invoices

View amounts and details for member reimbursement requests

[Reports](#) | [Claim Reimbursement Invoices](#) Excel

Invoice Date: Custom Dates ▾ Include Payment Information Run Report

Start Date:  MM/DD/YYYY

End Date:  MM/DD/YYYY

Invoice Number ▾	Invoice Date	Amount Billed	Amount Paid	Amount Due	Payment Date	Payment Method	Due Date
39267342	12/26/2019	\$6,018.73	\$6,018.73	\$0.00	12/30/2019	ACH Bank Account Ending 1029	12/28/2019
39260459	12/17/2019	\$1,837.39	\$1,837.39	\$0.00	12/19/2019	ACH Bank Account Ending 1029	12/21/2019
39254540	12/10/2019	\$1,672.35	\$1,672.35	\$0.00	12/12/2019	ACH Bank Account Ending 1029	12/14/2019

HRA Member Reports

These are some of the most common member documents. Members may occasionally see other materials to help them with their accounts.

CareFirst MyAccount

Go to carefirst.com/myaccount

Verification Form

This report details participant account information. This is mailed following enrollment. It is not available on the portal.



Account Verification Form

JOHN SMITH
123 MAIN STREET
OWING MILLS, MD 21117

Employer: A SAMPLE COMPANY
SA ID: SA1234567
Date: 07/21/2020

Welcome to CareFirst BlueCross BlueShield, the administrator for your spending account(s). At CareFirst BlueCross BlueShield, we help connect your health and finances, so you spend less time worrying and more time living.

Your Spending Account ID Number: SA1234567

You have the following account(s):

Health Reimbursement Arrangement - effective: 07/01/2020 - 05/31/2021

Claims for the above plan year must be submitted by 11/30/2021.

What you need to do

If you haven't already done so, register your account(s) at www.carefirst.com/myaccount. Once registered, you can view your account balances and transactions, submit claims and enroll in direct deposit to receive reimbursements fast.

We're here for you

If you can't find the answers you are looking for online, give us a call. You can talk with one of our specially trained customer service representatives at:

866-758-6119
Monday through Friday, 8 AM to 9 PM Eastern Time; Sat and Sun, 9 AM to 5 PM

Member Account Statement

This report provides account summary information, including account start and end dates, account term date (if applicable), employer contributions, withdrawals and available balance. Annual account summary statements are sent during fourth quarter as part of standard reporting. Quarterly reporting is available for an additional fee.



Member Account Statement

JOHN DOE
123 MAIN STREET
OWING MILLS, MD 21117

SA ID: SA1234567
Date: 06/09/2021

Employer: A SAMPLE COMPANY

Thank you for being a valued customer of CareFirst BlueCross BlueShield. This account summary is being provided to reflect all account activity processed on your account from 06/01/2021 through 12/31/2021. Please visit our website at www.carefirst.com/myaccount for detailed account activity throughout the year, including available balance, payments and claim information.

Health Reimbursement Arrangement Summary

Account Start Date	06/01/2021	Election Amount	\$1,200.00
Account End Date	12/31/2021	Employer Funding	\$1,000.00
Claims Filing Deadline	06/30/2022	Withdrawals	\$0.00
		Available Balance	\$2,200.00

Please note the following:

Claims must be incurred during the plan year in order to be considered for payment from your account.
If there is a termination date on your account, expenses must be incurred prior to the termination date to be eligible for reimbursement. Please see your summary plan description for more information.
Claims must be received on or by the claims filing deadline to be eligible for reimbursement.

Visit our website to:

Maximize account benefits by easily and conveniently submitting your claims online.
View all transactions associated with your account.
Set up direct deposit for faster claim reimbursements.

We are committed to maintaining complete and accurate information about you and your accounts. If you believe the information appearing on this statement is not correct, please notify us at:

866-758-6119
Monday - Friday 8 a.m. - 9 p.m. ET, Saturday and Sunday 9 a.m. - 5 p.m. ET

Further is an independent company that provides administrative services for CareFirst BlueCross BlueShield consumer directed health care plans and incentive cards. Further does not sell BlueCross or BlueShield products

CareFirstBlueCross BlueShield is the shared business name of CareFirst of Maryland, Inc. and Group Hospitalization and Medical Services, Inc., CareFirst of Maryland, Inc., Group Hospitalization and Medical Services, Inc., CareFirst BlueChoice, Inc., The Dental Network and First Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. In the District of Columbia and Maryland, CareFirst MedPlus is the business name of First Care, Inc. In Virginia, CareFirst MedPlus is the business name of First Care, Inc. of Maryland (used in VA by: First Care, Inc.). * Registered trademark of the Blue Cross and Blue Shield Association.

Frequently Asked Questions

Q: How do I determine rollover amounts to track total employer liabilities?

A: The Participant Activity Report may be used for tracking rollover amounts by using the information in the “Available Rollover” field minus the “Used Rollover” field to determine the net rollover amount.

Q: What is the best report for tracking utilization trends?

A: The Payment Data Report may be used to examine spending trends and to research specific member claims as well. This report may be run for any desired date span.

Q: Who do I contact if I have questions about my reports?

A: Client Solutions Advocate Team at 866-758-6119 or Carefirstsolutions@HelloFurther.com
Contributions Management Team at 866-758-6119 or Contributions@HelloFurther.com
CareFirst learn site at learn-carefirst.hellofurther.com



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