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*Frequently Asked Questions about the State's
Health Reimbursement Arrangement (HRA) Benefit*

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I am a new participant in the Flexible Spending Account (FSA) program and have not received my debit card yet. I have also completed the Health Assessment Tool (HAT) online with Anthem. Will I receive more than one debit card?

No. Debit cards for new participants in the Flexible Spending Account program were mailed on January 5, 2009. Anthem prepared the first file listing for employees who had completed the HAT as of January 9, 2009, and has sent it to Combined Services (CSLLC) for enrollment in the HRA. Therefore, if you are already enrolled in an FSA (either existing or new in 2009), the HRA benefit will simply be added to either your existing FSA debit card or will be available with your new HRA debit card that was sent on January 14, 2009.

How can I find out if the HRA benefit has been added to my existing or new Flexible Spending Account debit card?

You can use the online inquiry process through www.combinedservices.com. In addition, you may also access your card accounts through www.mbicard.com. Both sites will indicate whether the HRA benefit has been loaded to the existing debit card. In addition, the sites will show when a new account has been established. This information can be accessed online 24 hours a day, 7 days a week.

If you do not have access to a computer, you can contact Combined Services directly. The toll free number is 1 888 227-9745, ext 2040. The FSA claims analysts are available Monday – Friday during the hours of 8:00 a.m. to 4:30 p.m. with extended phone hours to 5:30 pm on Tuesday and Thursday.

(Please note: You will need your social security number and CSLLC assigned pin number to access the www.combinedservices.com web site. The pin will be mailed to you once the account is established. However, you may call CSLLC at the above toll free number to obtain it. You will need to create an account as a new user if you have not used this web site, before using your debit card to access the www.mbicard.com site.)

How often will Anthem provide CSLLC a file of completed HAT's?

Anthem will provide weekly reports to CSLLC, identifying those employees who have completed the HAT through MyAnthem.

How soon after Anthem has provided my HAT completion date to CSLLC can I expect to have access to the \$200 HRA benefit?

CSLLC will import Anthem's report file within four days of receipt. Upon import, employees will be able to access their account online or call CSLLC to confirm eligibility, benefit effective date and begin using the benefit. However, if you are a new participant and have not received your debit card, you can only access the HRA benefit by submitting a claims reimbursement form (i.e. the participant pays for co-payments, deductibles, and co-insurance for medical and pharmacy claims up front and submits to CSLLC using a claim reimbursement form). In order to access the site, go to http://www.combinedservices.com/flex_downloads.html to download and print an HRA claim form.

For existing FSA participants, an HRA account will be added to the existing FSA debit card upon import. Upon confirmation of eligibility and benefit effective date, a participant can begin using his or her debit card for HRA qualified medical expenses.

If I am a new participant, how soon after CSLLC has loaded an HRA account for me can I expect to receive a debit card?

New participants can expect to receive their HRA debit card within two weeks of CSLLC's receipt of the weekly report file from Anthem.