

# HealthFund 2018-2019

## Frequently Asked Questions

Find the most up-to-date version of these FAQs on the Cedars-Sinai Benefits Portal at [Cedars-Sinai.MyBenefitChoice.com](http://Cedars-Sinai.MyBenefitChoice.com).

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## HealthFund Basics

### What is a HealthFund?

The HealthFund is a contribution from Cedars-Sinai that is deposited into an account (your HealthFund) for you to use to pay for eligible healthcare expenses not covered by your Cedars-Sinai healthcare insurance.

### Why does Cedars-Sinai offer the HealthFund?

Cedars-Sinai supports your healthy behavior all year long, and offers the HealthFund as an incentive to encourage you on the path to wellbeing. When you fulfill certain healthy activities defined by Cedars-Sinai, you receive a monetary contribution (HealthFund) from Cedars-Sinai. As a “health reimbursement arrangement,” the HealthFund is an IRS-approved, tax-advantaged health benefit plan that reimburses you for eligible out-of-pocket medical expenses.

### How much is the annual HealthFund contribution?

The annual HealthFund contribution is based on your hourly pay rate. For 2018-2019, HealthFund contributions are:

2018-2019 CEDARS-SINAI HEALTHFUND	
Pay Band/Per Hour	Annual Contribution
Under \$35.00	\$300
\$35.00 or more	\$150

## How do I get a HealthFund contribution?

First, you must be a benefits-eligible employee and enrolled in a Cedars-Sinai sponsored medical plan. Then you must complete the healthy activities required for the current benefit year (July 1 – June 30). The healthy activities may change from year to year. See your Cedars-Sinai Wellbeing Program materials for details.

## When does my HealthFund contribution become available?

In general, your funds become available around the middle of the month following the month you complete the requirements for a HealthFund. For example, if you redeem your HealthFund on July 20, your HealthFund money would be available around mid-August. Keep an eye on your TRI-AD account or call the MBC HR Employee Benefits Help Desk at 888-302-3941 to find out when your funds are in your account. You can use your funds for the entire benefit year (and they'll roll over for use in future years as long as you remain employed with Cedars-Sinai).

## I can't remember whether I got a HealthFund contribution this year – how can I find out?

To find out if you already received a contribution, log in to your HealthFund account at [tri-ad.com](http://tri-ad.com) or call the MBC HR Employee Benefits Help Desk at 888-302-3941. If you are creating a TRI-AD account for the first time, you will need the employer code: TIDCEDARS.

# Spending Your HealthFund

## Where is my HealthFund money?

Your account funds are deposited into an account with TRI-AD, Cedars-Sinai's HealthFund administrator. You may access your account by:

- Computer at [tri-ad.com](http://tri-ad.com)
- Mobile phone or tablet app (search for "TRI-AD Benefits on the Go" at your mobile device app store and use client ID TIDCEDARS to register)
- Phone TRI-AD at 888-844-1372

You will need to create a personal account on your first visit to the website or app. The employer code is TIDCEDARS.

## How do I access my HealthFund?

When you pay for an [eligible healthcare expense](#) (that's not paid for by your benefit plan), you can:

- Pay with your healthcare payment card
- Pay with your own money and submit the receipt to TRI-AD for reimbursement from your HealthFund

## What types of eligible healthcare expenses may I pay for with HealthFund money?

In addition to copays and coinsurance for medical, dental and vision care, account funds can be used to pay for things like (this is only a partial list):

- Blood pressure monitoring devices
- Chiropractic care
- Contacts
- Crutches
- Dental treatment
- Dentures
- Drug addiction treatment
- Eye examination
- Eye glasses
- Fertility treatment
- Flu shots
- Hearing aids
- Insulin
- Laser eye surgery
- Orthodontia (not for cosmetic reasons)
- Physical therapy
- Prescription drugs
- Psychiatric care
- Smoking cessation program
- Transportation for medical care

Go to [tri-ad.com](http://tri-ad.com) for a longer list of [eligible healthcare expenses](#).

## Can I pay for my spouse and children's eligible healthcare expenses with my HealthFund?

Yes. You may use your HealthFund to pay for eligible expenses for any dependent who is considered your tax dependent.

## Can I use my current HealthFund to pay medical bills for an appointment I had last year?

No. Your HealthFund can only be used for services received or items purchased during the current benefit year (July 1 – June 30).

## Is there a deadline for spending the HealthFund money?

Your account balance will automatically roll over from year to year, and there is no deadline for spending the funds as long as you are employed at Cedars-Sinai. If your account reaches \$1,000, however, contributions to your account will stop until you spend some of your funds.

# Healthcare Benefits Card



## How do I get a healthcare debit card?

TRI-AD will mail you a blue Benefits Card in a plain white envelope once you receive a HealthFund contribution. Usually it takes a few weeks for the cards to be issued and arrive in the mail.

If you have enrolled in healthcare flexible spending account (FSA), your HealthFund contribution will be loaded onto the card you already have.

### If I lose my card, how do I get a new one?

Request a new card by logging in to your online account at [tri-ad.com](http://tri-ad.com) or by calling TRI-AD at 888-844-1372.

### Do I need to have a computer or smartphone to use my healthcare debit card?

No, you can use your card without registering for a TRI-AD account.

### How do I know how much is in my HealthFund Account if I don't have a computer or smartphone?

Call the number on your healthcare debit card to find out your account balance.

### Where can I use my healthcare debit card?

Your Benefits Card can be used nationwide at pharmacies, doctors' offices, vision center facilities and other approved merchants (such as grocery store pharmacies). Be aware – not all healthcare providers accept healthcare debit cards. Click [here](#) for a list of merchants that accept healthcare debit cards. You should only use your card to pay for medical expenses eligible under your plan, and always save receipts.

### When will my card be activated?

Unless otherwise indicated, your card will be automatically activated the first time you use it and will remain active until the expiration date shown on your card (or if you leave Cedars-Sinai).

Be sure to keep your card (even after your funds are depleted) for future plan years!

If you are unable to use your card (for example, you don't have it with you), you can always pay the expense with your own credit card or money, and then [submit a claim](#) for reimbursement to TRI-AD.

### When I use the healthcare debit card, do I need to keep the receipts?

**YES! *Always keep your receipts.*** The IRS requires TRI-AD to verify that every expense is eligible. Although some expenses are automatically verified, some require [documentation](#) showing the expense is eligible for payment from your HealthFund. See [How do I submit documentation?](#) (on the next page).

## Submitting Receipts and Documentation

### I thought if I used the healthcare debit card I wouldn't have to submit documentation.

Sometimes expenses are automatically verified, but other times you will need to submit proof that an expense was eligible. You probably won't know if the expense can be automatically verified, so it's smart to always save receipts.

Because income tax is waived on HealthFund contributions, the IRS requires TRI-AD to verify that every expense is eligible. The primary benefit of the healthcare debit card is that it gives you immediate access to the money in your account. That you don't always have to submit receipts is an added bonus.

## How do I know if I need to submit a receipt?

If you use your card and need to submit a receipt, TRI-AD will send a request for receipts to your Cedars-Sinai email account (or a personal account if you update it with TRI-AD). You will have ample time to go online and upload your receipts or use the TRI-AD Benefits on the Go mobile app to upload a photo of your receipt. If you do not respond, you will receive a second request.

## What if I don't have a Cedars-Sinai email account?

You do! You just might not know it. All employees have individual Cedars-Sinai email accounts. However, if you have not logged into your email account, after 6 months your email account is frozen. Contact the Cedars-Sinai EIS Help Desk at 310-423-6428 to re-activate your account.

## What types of documentation will TRI-AD accept?

TRI-AD can accept:

- Itemized receipts
- Explanation of benefits (EOBs) from an insurance company
- Any documentation that has all of the following:
  - Merchant or provider name and address
  - Name of person receiving the service or purchased the item
  - Item purchased or service received
  - Date of purchase or service
  - Amount of purchase or service
  - For prescription drugs you must also include the prescription number (for medications). Pharmacy "bag tags" are perfect for prescription documentation.
  - To be reimbursed for most over-the-counter medications, you must also include a copy of the prescription from your doctor

TRI-AD cannot accept credit card receipts.

## How do I submit documentation?

**Submit receipts online at [tri-ad.com](http://tri-ad.com):**

- Scan your receipt to make an electronic copy
- Sign in to your TRI-AD account with your username and password
- At the top, select Claims and Claim Activity
- Select the claim for which the receipt is pending, and upload your receipt

**Submit receipts using the TRI-AD Benefits on the Go smartphone app:**

- Open the app and select the claim with pending receipts
- Take a photo of your receipt and upload it to that claim

**Submit receipts by fax or mail:**

If you mail or fax your receipts, it's important that you include the request for documentation so that we can match your receipts to the claim. Please submit your receipts as instructed on the request for documentation.

### **How long do I have to submit documentation?**

You will have 60 days to respond to the request(s) for documentation.

### **What happens if I don't submit the receipts or repay?**

Ultimately, TRI-AD is required by law to turn off your Benefits Card if you do not provide the required receipts. Once you provide the missing documentation and TRI-AD approves it, your card will be reactivated.

### **How will I receive my reimbursements?**

You can receive your reimbursements by check or via direct deposit. You also have the option to not use your card, and go online and pay the provider directly from your account.

### **How do I set up direct deposit?**

If you want direct deposit, log into the TRI-AD site and set up your bank account on your profile.

### **What if I have a medical appointment before my card arrives?**

You'll need to pay the copay or expense with your own credit card or money, and then submit a claim for reimbursement to TRI-AD via the [website](#).

## **When HealthFund Participation Starts and Ends**

### **I had a HealthFund last year and then switched to a Cedars-Sinai job without benefits. Even though I'm no longer eligible for the HealthFund, can I still use my old HealthFund to pay for current healthcare expenses?**

Yes - as long as you remain employed with Cedars-Sinai, there is no deadline for spending the funds in your account.

### **What happens to my HealthFund if I leave Cedars-Sinai?**

Shortly after your employment ends, your healthcare payment card will be de-activated. You have until the next Sept. 28 to submit claims for healthcare services you received from your HealthFund effective date through the last day of the month in which your employment ended. Any funds left in your account after Sept. 28 will be forfeited.