

Reimbursable Deductible Allowance FAQ's

What is the Reimbursable Deductible Allowance (RDA)?

Reimbursable Deductible Allowance (RDA) is part of the deductible that is reimbursable back to the Plan Member after he/she has submitted proof to Group Benefit Services that payment has been made to the network provider for eligible medical expenses.

How do I utilize the Reimbursable Deductible Allowance (RDA) benefit for Doctor Visits, out-patient surgeries, in-patient stays, emergency room visits and other allowable situations?

There is no co-pay required; however the doctor may require that you pay a minimal amount down at the time of service (*Please be sure that you ask for a receipt.*). The provider will send the claim to your Preferred Provider Organization (PPO) to be discounted. Once the Preferred Provider Organization (PPO) has re-priced the claim, the claim will be sent to Group Benefit Services by the Preferred Provider Organization (PPO) to be processed. An Explanation of Benefits (EOB) will be sent to you once the claim has been processed that will outline your financial responsibility.

Once you have paid the amount that was applied to your deductible, you will need to request a receipt from the Provider proving that you have made payment. Once the receipt has been received by Group Benefit Services, you will be reimbursed for eligible expenses.

Can I use my Flexible Spending Account (FSA - Section 125) before I use my Reimbursable Deductible Allowance (RDA)?

No, the Reimbursable Deductible Allowance must be exhausted before Flexible Spending Accounts can be used. This guideline is in accordance to IRS regulations that govern Flexible Spending Account (FSA) distribution.

Can I use the Reimbursable Deductible Allowance (RDA) to be reimbursed for prescriptions?

No, prescription drugs cannot be reimbursed through the Reimbursable Deductible Allowance (RDA). The Reimbursable Deductible Allowance is only for eligible expenses under the medical program contained herein, not pharmacy, dental, vision, etc.

Can I use the Reimbursable Deductible Allowance (RDA) to be reimbursed for wellness benefits?

Wellness benefits that are paid at 100% cannot be reimbursed. Any wellness benefits that exceed the 100% benefit level that count toward your deductible can be reimbursed to you through the Reimbursable Deductible Allowance (RDA).

Can I use the Reimbursable Deductible Allowance (RDA) to be reimbursed for preferred lab services?

No, if a Preferred Lab performs the services, the eligible claims will be paid at 100% with no deductible, so you will not have a responsibility to be reimbursed for.

Can I use the Reimbursable Deductible Allowance to be reimbursed for Durable Medical Equipment (DME) through the preferred Durable Medical Equipment Company?

No, if Durable Medical Equipment (DME) is purchased through the Preferred Durable Medical Equipment Company, benefits will be paid at 100% with no deductible, so you will not have a responsibility to be reimbursed for.

Can I use the Reimbursable Deductible Allowance (RDA) to pay for my co-insurance amounts under the medical plan?

No, any co-insurance is your responsibility and is not reimbursable under the Reimbursable Deductible Allowance (RDA).

Can I use the Reimbursable Deductible Allowance (RDA) if I go to a Non-Network provider?

No, the Reimbursable Deductible Allowance (RDA) can only be used if you go to a Preferred Provider Organization (PPO) provider.

How long do I have to make a claim for reimbursement for eligible expenses under the Reimbursable Deductible Allowance (RDA) benefit?

If your employment ends with your employer during the Plan Year, you will have until the 90th day after your last day of employment in which to turn in your claim forms with paid receipts for reimbursement under the Reimbursable Deductible Allowance (RDA) benefit.

After the Plan Year for the entire group has ended, you will have 3 months to submit any eligible claims for reimbursement for the previous Plan Year.

The Reimbursable Deductible Allowance (RDA) benefit is a part of the benefit program and provides reimbursement for expenses under the Plan. Once you leave employment any amounts accrued under the Reimbursable Deductible Allowance (RDA) are forfeited. Only claims incurred during the time you were eligible to receive benefits will be considered for reimbursement under this provision. The Reimbursable Deductible Allowance (RDA) benefit is not a savings or investment program. The Reimbursable Deductible Allowance (RDA) benefit only provides reimbursement for eligible expenses as explained herein.

If you have any further questions about the Reimbursable Deductible Allowance (RDA) or any of your other health insurance benefits, please contact your Human Resource Benefits Specialist or Group Benefit Services.