



625 State Street
Schenectady, NY 12305
mvphealthcare.com

Health Reimbursement Arrangement

Mountain Health Center

Plan Year: January 1, 2024 to December 31, 2024

Welcome to your MVP Health Care® Health Reimbursement Arrangement (HRA), funded by your employer and designed to help offset out-of-pocket medical expenses associated with your **MVP Silver plan**. Below is a brief description of how the program works, and our contact information should you need assistance. Account funding is as follows:

Enrolled As	Single	Family
Plan Year Deductible	\$4,000	\$8,000
Employer HRA Funding	\$2307.60	N/A

If you are enrolled after the plan year start date above your funding amount will be pro-rated on a monthly basis.

Online Account Access

Please visit our website at: mvphealthcare.wealthcareportal.com to view your account balance and transactions. You may need the following information to create your account, if you have not done so already:

- Employee ID: 429767/9 digit MVP Member ID
Example: 429767/888888888
- Employer ID: MVP429767

Note: If you have elected to set up a Flexible Spending Account (FSA), the login information above will also give you access to that account.

Download the myHealthSpend mobile app for convenient access to your HRA and FSA from your phone. View your balance and recent transactions, submit new claims and view pending claims, get email alerts, and easily contact an administrator right from the app. Use the same login for both the app and your online account.

MVP's HRA CareFund MasterCard

Your HRA is designed to pay for prescriptions and medical services subject to deductible, copay or coinsurance with a CareFund® MasterCard that is linked directly to your HRA account.

Please note: If you receive a bill from a provider for a prior plan year date of service after the new plan year effective date you should not use the debit card as funds will be deducted from the incorrect plan year. Please contact the Flexible Benefits Department for assistance.

If you enrolled in a Flexible Spending Account (FSA), the same CareFund card can be used to pay for qualified dental, vision, and over-the-counter expenses.

What to Do & Expect When Going to See a Medical Provider

- Always present your MVP Member ID card when accessing services.
- Your health care provider should bill MVP for any services.
- Your provider will bill you for your patient responsibility, which you can use your CareFund debit card to pay for.
- If you enrolled in an FSA, medical expenses will be deducted from that account once your HRA is exhausted, if there are funds available.

What to do at the pharmacy

- Be sure to present your MVP Member ID card and pay with your MVP CareFund debit card for allowed expenses at the pharmacy.
- Your MVP CareFund debit card may be used only to pay for expenses allowed under your health plan.
- If you enrolled in an FSA, prescription expenses will be deducted from that account once your HRA is exhausted, if there are funds available.

Substantiation

Always keep your receipts. MVP is required by the IRS to confirm that all transactions meet Code §105(b) and §213(d) reimbursement rules. If we cannot verify your transaction automatically, we may send you a receipt notification requesting that you provide an itemized receipt showing what you paid for.

Contact Information

For questions about the HRA, please contact the MVP Flexible Benefits Department, Monday through Friday, 8:30 am–5 pm at **1-888-222-9931**. You can also reach us by email at **myspendingaccounts@mvphealthcare.com**.

For questions about your MVP health plan, please contact the MVP Customer Care Center Monday through Friday, 8 am–6 pm, at the phone number on the back of your MVP Member ID card, or email **members@mvphealthcare.com**.