



625 State Street  
Schenectady, NY 12305  
[mvphealthcare.com](http://mvphealthcare.com)

## Health Reimbursement Arrangement

Mountain Health Center

Plan Year: January 1, 2025 to December 31, 2025

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 3 plan**. Below is a brief description of how the program works, and also our contact information should you need assistance. Account funding is as follows:

Enrolled As	Single	Family
Medical Deductible	\$3,500	\$7,000
Employer HRA Funding	\$2,307.60	NA

*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](http://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:

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

*Example: 429767/888888888*

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 qualified prescription, dental and vision expenses, as well as 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.**

### **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](mailto: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](mailto:members@mvphealthcare.com)**.