# Sandia Total Health



## Sandia Total Health – Health Reimbursement Account and Flexible Spending Account

Effective January 1, 2014, ConnectYourCare will be your Healthcare Flexible Spending Account (FSA) and Health Reimbursement Account (HRA) administrator under the Blue Cross and Blue Shield of New Mexico (BCBSNM) Sandia Total Health (STH) plan.

### What's new for 2014

- View your FSA and HRA balances and claims at <u>www.connectyourcare.com</u>.
- BCBSNM will send a medical claims file to ConnectYourCare (CYC) daily. CYC will pay your medical
  provider directly and use funds first from your FSA account, if enrolled, and second from your HRA.
- You will have a debit card for dental, vision and prescription.

## Where to Begin - Go to www.connectyourcare.com

- 1. Select the log in link from the upper right hand corner.
- 2. Sign in with your user name and password.
- 3. If it is your first time visiting the site, choose New User Registration to select your user name and password.

### **Using Your Online Account**

Our online participant portal puts account information and health education tools at your fingertips.

#### **Online Account Features**

- Get account balance
- View payment card charges
- Enter a New Claim
- View claims/submit receipts\* for purchases requiring substantiation
- View claim status
- Access communication center messages
- View reimbursement schedule
- Use consumer tools
- Find answers to Frequently Asked Questions



CYC Customer Service (available 24 hours/day, 365 days/year): 1-866-808-1444

<sup>\*</sup> Remember to save your itemized receipts; IRS rules require them as verification.

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#### **Mobile Solution**

CYC Mobile, our secure mobile app, delivers important account information to you on the go.

- View account balances & transaction history
- See claims details & submit a new claim
- View FAQs or tap to call Customer Service
- Receive important account alerts
- Take a photo of your receipt and upload it directly to the system
- Available for Android, iOS and Windows devices

### Download it today!

## **Auto-Pay On or Off**

- You have the option to turn auto-pay off or on for your FSA and HRA
  accounts. The auto-pay option does not give you the choice to only
  turn off only one account if you have FSA and HRA funds.
- When the auto-pay setting is turned off for your FSA and HRA
  accounts, you can "Click-to-Pay" the claims of your choice. This gives
  you the convenience of choosing how you want to spend your
  dollars.
- If you keep your FSA and HRA accounts set to auto-pay, all claims for medical and non-medical 213d items will pay first from your FSA, if enrolled, and second from your HRA.

### **Payment Flexibility**

• Partial Payment – you may reimburse UP TO the full amount of your portion of the claim or choose to pay less than the full amount.

### How Do I Use Click-to-Pay?

- 1. Log into www.ConnectYourCare.com
- 2. Click "Health Plan Claims" under "Claim Center" in the Quick Links section of the Home page.
- 3. You can choose whether to turn Auto-Pay on or off. If Auto-Pay is on, all claims will be reimbursed automatically by paying first from your FSA, if enrolled, and second from your HRA. This setting can be changed at any time.
  - o If Auto-Pay is off, claims that are ready to be paid will display prominently on the Home page. To pay these claims, simply click on the desired claim to view the claim details.
  - Decide to pay or not pay the claim, and the amount to pay. Claims not paid immediately can be filed for future payment.
  - Review and confirm payment. The payment reimbursement will be issued to the participant for non-medical claims and for BCBSNM medical providers, reimbursement will be paid directly to the provider.

