GEHA®

HealthEquity®

QUICKSTART GUIDE

Your GEHA Health Rewards account

Welcome to HealthEquity.
Redeem rewards. Here's how.

Congratulations! As an HDHP, Standard Option or High Option plan member who has completed wellness activities, you've earned financial rewards you can use for qualified expenses. Earn up to **$250** each (maximum **$500** per household, per year) up to a maximum balance of **$1,250** or **$2,500** respectively. Watch the mail for your **Health Rewards card**, which should arrive within the next 15 business days. Here's what you need to know:

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REGISTER NOW
Register with HealthEquity to take full advantage of Health Rewards. You'll need the last 4 numeric digits of your subscriber ID, found on your GEHA member ID card. **geha.com/RedeemRewards**

QUESTIONS?
We can help. Talk to a trained expert by calling **844.768.5644**, available Monday through Friday 8:00 AM - 8:00 PM Eastern Time with the exception of some holidays.

Your Health Rewards account. Two adult members per household (18+) who have completed rewardable activities can register their own Health Rewards account with HealthEquity.

Register for an account. Register at **geha.com/RedeemRewards** to get 24/7 access to your account and opt-in to important email alerts and updates. You'll also need an account to use the mobile app and take advantage of features like "Submit Receipt or Claim" or rewards card usage requests.

Most members can use rewards for expenses like eyeglasses or contacts, orthodontics, doctor visits and dental care. Visit **geha.com/HealthRewards** for a full list of qualified expenses.

HDHP + HSA (Health Savings Account) members can use rewards for a variety of dental and vision care expenses. Once you meet your deductible, eligible medical and pharmacy expenses qualify too. Rewards earned do not impact your HSA contributions.

Use rewards for all eligible members. Typically you, your spouse and your tax dependents are eligible.

Know where to shop. Use your rewards card at pharmacies and health care providers as well as general merchandise stores that have an industry standard (IIAS) inventory system in place. The most updated list of approved merchants is available at **sigis.com**. If the merchant is not approved, your rewards card will likely be declined.

Keep your receipts. Save receipts that describe exactly how you used your rewards. Make sure the amount and service date (not just the payment date) are included.

Verify transactions when needed. If a transaction is not automatically verified at checkout, you will be notified by email or the next time you log in to your account. Failure to verify an outstanding transaction may result in rewards card suspension.

Redeeming your Health Rewards

Pay with your rewards card

Use your rewards card to pay at pharmacies and health care providers for eligible goods, services and prescriptions.* Your rewards card also works at stores that have an industry standard (IIAS) checkout system that can automatically verify if an item is a qualified expense.

- ▶ When you swipe your rewards card at checkout, choose "credit" even though your rewards card isn't a credit card.

- ▶ Pay for goods and services on the same day you receive them. When paying for health care services, be sure to present your GEHA member ID first so the merchant bills your correct copay or coinsurance.

- ▶ Save physical or digital copies of receipts for tax purposes. Even when your rewards card is approved, a detailed receipt may still be requested for verification.

- ▶ If you lose your rewards card, please call HealthEquity immediately at **844.768.5644** to order a replacement. You will be responsible for any charges made before reporting the lost rewards card.

Use the EZ Receipts® mobile app

With the HealthEquity EZ Receipts mobile app, you can manage and file your reimbursement claims and other rewards information on the spot from anywhere.

To file a claim with EZ Receipts:

1. Download the HealthEquity EZ Receipts® mobile app from the App Store or Google Play — it's free.
2. Log in to your HealthEquity account from the app and click "Submit Receipt or Claim."
3. Choose the receipt or claim type.
4. Enter some basic information about the claim or card transaction.
5. Use your smartphone or mobile device's camera to take a photo of the receipt.
6. Submit the image and details to HealthEquity.

Pay a provider online

You can pay many of your eligible family members' qualified expenses* directly from your Health Rewards account. It's quick, easy, secure and available at any time.

To pay a provider:

1. Log in to your Health Rewards account at **geha.com/RedeemRewards**
2. Click "Submit Receipt or Claim."
3. Choose "Pay My Provider" from the menu and follow the instructions.
4. Provide an invoice or appropriate documentation as instructed.
5. Once submitted, HealthEquity will send your provider a check in accordance with the payment guidelines.
6. For recurring qualified expenses*, follow the online instructions to set up automatic payments.

Get reimbursed

Forgot your card? Request reimbursement for qualified expenses* online. You can also submit a paper claim via fax or mail by downloading the claim form and following the instructions at **geha.com/HealthRewards**

To file a claim online:

1. Visit **geha.com/RedeemRewards**, log in to your account and click "Submit Receipt or Claim."
2. Choose "Pay Me Back."
3. Fill in the requested information requested and submit.
4. Scan or take a photo of your receipts, Explanations of Benefits (EOBs), and other supporting documentation.
5. Attach your documentation using the upload utility, ensuring it includes the date of service or purchase, a detailed description, the provider or merchant name, the patient name and the patient portion or amount owed.
6. Submit the claim to HealthEquity.

* HDHP members who are also enrolled in an HSA may only use their account for qualified dental and vision expenses until the yearly plan deductible has been satisfied.