

## Using your Clarity Card

If you newly enrolled in The Arc Mercer medical plan for the 2023/2024 plan year, you should have received a Clarity Health Reimbursement Account (HRA) card in the mail. If you were previously enrolled in the medical plan, you will not receive a new Clarity card. Refer to the attached instructions for how to register your new Clarity card and complete your profile. Please see below to learn more about the HRA and how to use the account.

### What is an HRA?

The Allied **medical plan** has a deductible which must be met before benefits are payable under the plan. To help offset the cost of the deductible, The Arc Mercer funds a HRA with **\$1,500** for all employees enrolled in the plan. After you meet the deductible, you must pay a copay at the time of care for most services; the HRA cannot be used for the copay.

### How to use the HRA?

When you incur a qualified expense, you can be reimbursed up to the money in your HRA. Unused money in your HRA does not roll over from year to year and resets each July 1.

**Important: You cannot use your Clarity card at your doctor or specialist's office; you can only use your Clarity card to pay for prescriptions that apply to your deductible.**

1. When you go to a doctor or specialist, we recommend not paying at the time of service. Rather, wait until the claim is processed and the in-network discounts are applied.
2. If do pay out-of-pocket, be sure to keep your receipt so you can submit it for reimbursement.
3. You will receive an Explanation of Benefits (EOB) from Allied once your claim is processed.
4. Submit your claim with the EOB, along with any receipts, through your Clarity member portal.
5. You can choose to be reimbursed or pay the provider directly.

If you forget to swipe your card when paying for a prescription, file a claim using your Clarity Member Portal and remember to upload the receipt and proper prescription documentation.

In addition, to help offset dental expenses, The Arc Mercer contributes **\$250** for employees enrolled in the Horizon **dental plan**. Like with medical, you cannot use your Clarity card for dental expenses and must submit the EOB you receive from Horizon along with any provider receipts through the Clarity portal.

Please do not hesitate to call me if you have any questions regarding the HRA card or how the HRA works. Christine Tinari 609-406-0181 ex 140 [Benefits@arcmercer.org](mailto:Benefits@arcmercer.org)