

## QUICKSTART GUIDE

## Your G.E.H.A Health Rewards account



### CONTENTS:

- ▶ Welcome to HealthEquity
- ▶ Redeeming your Health Rewards



### 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](https://geha.com/RedeemRewards)



### QUESTIONS?

We can help. Talk to a trained expert by calling **1-844-768-5644**, available Monday through Friday 8 a.m.–8 p.m. Eastern time, with the exception of some holidays.

## Welcome to HealthEquity

### Redeem rewards. Here's how.

Congratulations! As a High, Standard or HDHP member who has completed your online health assessment, you've earned financial rewards you can use for eligible medical expenses.<sup>1</sup> Did you know you can earn up to \$250 per year per subscriber and covered spouse (up to \$500)? Watch the mail for your Health Rewards card, which should arrive within the next 15 business days. Here's what you need to know:

#### Your Health Rewards account.

Subscribers and covered spouses who have completed their online health assessment can register their Health Rewards account with HealthEquity.

**Register for an account.** Register at [geha.com/RedeemRewards](https://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.<sup>2</sup>

Most members can use rewards for expenses like eyeglasses or contacts, orthodontics, doctor visits and dental care. Visit [geha.com/RedeemRewards](https://geha.com/RedeemRewards) for a full list of eligible medical expenses.<sup>1</sup>

Members with HDHP + HSA (Health Savings Account) 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.** You can use your rewards at pharmacies, health care providers or some general merchandise stores. To find a list of approved stores, visit [sig-is.org](https://sig-is.org). 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. If you don't verify an outstanding transaction, you may not be able to use your card in the future.

<sup>1</sup>See IRS Publications 502 and 969 for more information regarding eligible medical expenses, health savings accounts, and health reimbursement arrangements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the expenses submitted.

<sup>2</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app.

# 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.<sup>3</sup> Your rewards card also works at stores that have an industry standard (IIAS) checkout system that can automatically verify if an item is a eligible medical 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 **1-844-768-5644** 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' eligible medical expenses directly from your Health Rewards account.<sup>1</sup> 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](https://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 eligible recurring medical expenses, follow the online instructions to set up automatic payments.



## Get reimbursed

Forgot your card? Request reimbursement for eligible medical expenses online. You can also submit a paper claim via fax or mail. Please contact Health Equity for further assistance at **1-844-768-5644**.

To file a claim online:

1. Visit [geha.com/RedeemRewards](https://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, 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.