



London Health's HRA is focused on helping your employer to offer high quality coverage at an affordable rate. Your HRA is an employer-funded employee benefit that coincides with your high-deductible health plan (HDHP) and helps pay for portions of the health plan's expenses. The main goal of your HRA is to help control health care costs while maintaining quality coverage.

**High-Deductible Health Plan :**  
***QUALITY COVERAGE.***

- ✓ Health insurance plan that has a higher deductible responsibility, which must be met before carrier begins paying towards your medical expenses.
- ✓ Although your health plan's deductible is higher, your employer has setup a reimbursement plan (HRA) to help pay for portions of the higher out-of-pocket expense.

**HRA:**  
***EVEN MORE COVERAGE***

- ✓ Employer funded plan that pays for your eligible health plan out-of-pocket expenses.
- ✓ Eligible HRA expenses include services applied toward your in-network deductible.
- ✓ Funds paid by your employer for your health care services are a non-taxable employee benefit.



**Plan Features**



**PORTAL/MOBILE**

- ✓ To access your member portal, go to:  
[londonhealth.wealthcareportal.com](http://londonhealth.wealthcareportal.com)
- ✓ To download your mobile application search for the following in your smart phone store:  
[London Health](#)
- ✓ To login to your portal and mobile app you will need two key IDs:

ER ID = [SEE USER GUIDE](#)  
EE ID = [Your SSN w/ no dashes](#)



**RESOURCES**

- Within the London Portal you will have access to many innovative and valuable resources within the **MY TOOLS** tab:
- ✓ For education resources click on **ACCOUNT RESOURCES**
  - ✓ For helpful account links, click **HELPFUL LINKS**
  - ✓ For a member in-depth guide click **FORMS AND DOCUMENTS**



**CONTACT**

- To contact London Health please use the following:
- ✓ Email:  
[customerservice@londonhealthusa.com](mailto:customerservice@londonhealthusa.com)
  - ✓ Phone:  
401-435-4700, option #3
  - ✓ Fax:  
401-435-3937



# HRA Payment Options

## 1 E-Claim From Carrier



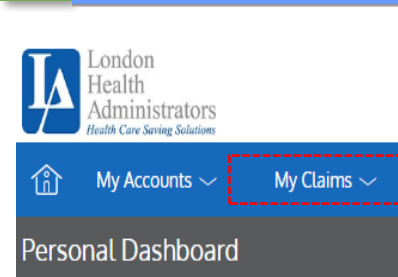
- ❖ Carrier automatically sends HRA claim to London
- ❖ You may have to link your HRA with carrier to enable tool

## 2 Debit Card



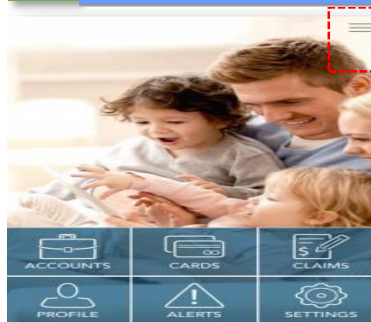
- ❖ Swipe at point of service
- ❖ Use # to pay online
- ❖ State # on invoice and return to provider

## 3 Desktop Member Portal



- ❖ Click **MY CLAIMS**
- ❖ Click **SUBMIT CLAIM**

## 4 Mobile Application



- ❖ Click **MENU** button in upper left of app
- ❖ Click **BILL PAY** icon within top tool bar

## 5 Claim Submission Options if Necessary



### Email Claim Submission:

- ❖ Email copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:

**London Health Administrators, [claims@londonhealthusa.com](mailto:claims@londonhealthusa.com),  
Subject: Claims**



### Fax Claim Submission:

- ❖ Fax copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:

**London Health Administrators, 401-435-3937, Attn: Claims**

For HRA plan design information please refer to your HRA Summary of Benefits & Coverage or call London's customer service team at 401-435-4700, option #3