

# Eau Claire Area School District

## Section 105 Deductible Reimbursement Plan (DRP) “Bridge”

### Employee Instruction Sheet

Eau Claire Area School District is continuing a Section 105 Deductible Reimbursement Plan (DRP) “Bridge” to help provide better health care to employees and their families. This plan is being implemented to help manage increasing health care costs. Eau Claire Area School District is working with Diversified Benefit Services, Inc. (DBS) to manage and administer the DRP “Bridge”. The program works as follows:

- Your employer implements changes to your Group Health Insurance Plan.
- You and/or your family members utilize your health plan as you normally would. When you use your health plan, the insurance company will process your claim.
- **The insurance company sends DBS medical claims data indicating the date of service, type of service, cost of the service and the amount insurance paid on the claim. DBS securely uploads the information into the DBS software system.** Eligible expenses will be reimbursed directly to you based on the schedule below.
- If you provide DBS your email address, email notifications will be sent to inform you of claims received and reimbursements issued.
- **There are no claim forms to file for the DRP “Bridge”.** (However, if you have dual health coverage, you must submit EOB forms from the secondary insurance carrier manually along with a signed claim form for reimbursement.)

#### DRP “Bridge” Reimbursement Schedule

<u>Plan Year:</u>	07/01/2020 – 06/30/2021
<u>In-network Deductible Level:</u>	\$5,000 (maximum 2 per family)
<u>Reimbursement Levels for the Plan Year:</u>	
First \$1,500 per in-network deductible:	Employee Responsibility
Next \$1,500 per in-network deductible:	Reimbursed by the DRP “Bridge”
Next \$2,000 per in-network deductible:	Employee Responsibility

The DRP “Bridge” reimbursement is based on the Employer’s In-network Group Health Plan. If you incur out-of-network deductible expenses then the reimbursement is capped at the in-network reimbursement level.



### Additional Information:

- You are responsible for paying the doctor and/or hospital bills. You will be reimbursed directly after health information has been electronically submitted.
- You must be an active employee on the Employer's Group Health Plan or on COBRA (under your current Employer's Group Health Plan) to receive payment.
- Any portion of the expense reimbursed by the DRP "Bridge" **IS NOT** eligible for reimbursement under any other program or by any other source. This includes, but is not limited to, Insurance Plans and Flexible Spending Accounts. Any portion of an expense reimbursed by the DRP "Bridge" **IS NOT** eligible as a deduction on your income taxes.
- Reimbursements are tax-free to you.
- If another source reimburses you and/or a provider (i.e. doctor, hospital, and clinic) for an expense that the DRP "Bridge" also reimburses you for, you are responsible for paying back the Plan.
- At the end of each Plan Year there will be a 90-day run-out period in which your claims with dates of service within the plan year will be electronically submitted.
- Your employer assumes the cost for the Plan's administration.
- Your employer reserves the right to cancel or modify this program at any time.
- This Employee Instruction Sheet is intended only as an overview of the DRP "Bridge" benefits. The DRP "Bridge" plan qualifications and limitations are stated in the Plan Document. The Plan Document determines how the plan benefits will be administered.

If you have questions on the program, please call DBS at 1-800-234-1229.

[www.dbsbenefits.com](http://www.dbsbenefits.com)



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