

Offer your employees a full-service approach with a single point of contact.

AN HRA ADMINISTRATOR FOR HARVARD PILGRIM

HRC Total Solutions (HRCTS) is a very unique Third Party Administrator (TPA). Through their service platform, HRCTS expands beyond traditional TPA services (HSA, HRA, FSA, Commuter, COBRA) into a comprehensive range of TPA services plus payroll and HR solutions. They will provide you with documents, compliance and employee education through the use of advanced technology, offering all the bells and whistles, excellence in customer service model and cost conservative approach, making HRCTS your administrator of choice!

Key Highlights



Products

- Accurate daily claim processing with check distribution and direct deposit twice a week.
- Employer and Employee online capabilities (account balances, profile updates, claims submissions, claims research, mobile device downloads).
- Weekly electronic eligibility file captures new hires and terminations, as well as weekly claim feeds, which enable faster claims processing for providers/employees with the ability to view claim details online.
- True Substantiation Technology drastically reduces, if not completely eliminates, FSA debit card receipt requests. This feature will also allow for more creative/flexible HRA plan designs.



Services

- Pay-the-provider capabilities and an Explanation of Payment e-mail to employees.
- Employee meetings, webinars and education/enrollment materials provided at no additional fee.
- Live Online Chat during business hours. Virtual Assistant & IVR (Interactive Voice Response) is available for all benefit plans 24/7 x 365
- 24/7 x 365 access to account information: account balance, claims, contributions, disbursements and transactions.



Support

- Account Management Team, which includes a dedicated Account Manager and Administrative Assistant to provide ongoing support to client.
- More than ten years of experience as an exclusive administrator of choice for Harvard Pilgrim's weekly HRA claim feed and eligibility file.

This information has been provided by HRC Total Solutions as of November 2020, and is subject to change without notice. Harvard Pilgrim Health Care, Inc., including its affiliates, disclaims any implied warranty or representation about its accuracy or completeness. Please review the documents provided to members upon enrollment by HRC Total Solutions for complete information on their programs and services.

HRC Total Solutions HRA Features

Employer Features	
Method of enrollment	Weekly electronic enrollment files from Harvard Pilgrim
Methods of employer funding	Employer-initiated ACH, paper check. Applicable reimbursement methods directly linked to employer banking account.
Employer administrative fees	\$295 HRA setup/annual renewal \$3.55 HRA administration/employee/month direct payment to member or provider Combined \$675/\$595 HRA & FSA setup/annual renewal \$3.95 HRA/FSA administration/employee/month in one or all Accounts
HRA design options	Front end, back end, % split, Specific Copays, Specific services, and any customized plan design
Reimbursement level	Aggregate level/embedded level
Employer reporting	HRCTS provides employers with access to a variety of reports on demand through the employer online portal and has the capacity to create custom reports upon request
Employer support – pre-sales	Adam MJ Dupuis, President; adam@hrcts.com Cell phone: (603) 391-7593 Direct: (603) 657-9577/Fax (603) 647-2329 Chloe Riley, Administrative Sales Assistant; criley@hrcts.com Office: (603) 647-1147 x141/Fax (603) 647-232 Sales & Implementation Support; sales@hrcts.com Office: (603) 647-1147 x4/Fax (603) 647-2329
Employer support – post-sales	Account Management Team: clientrelationsdepartment@hrcts.com (603) 647-1147, option 2/Fax (603) 647-2329
Employer portal	employer.hrcts.com
Employee Features	
Administrative fees	No employee fees
Reimbursement type	Direct deposit, paper check, Visa debit card
Welcome kit contents	Customized HRA Outline of Benefits provided to employer that explains the plan design and user experience. Welcome email sent to member from HRCTS.
Monthly statement delivery (fee for paper)	Statements are available for download through the Employee Online Portal
Online provider bill pay	Available when participants submit claims through the HRCTS Online Portal for any Plans. Please note, this feature is not activated for HRA only clients as Provider Pay is automated.
Debit cards	Available for participants and their spouse/dependents ages 18+ at no additional cost for the initial cards. \$5.00 replacement card fee.
Participant Service Center	(603) 647-1147, Ext.1; customerservice@hrcts.com; LiveChat; IVR 24/7; Customer Service hours 8:30 a.m. – 7:30 p.m. (EST)
Online account access	employee.hrcts.com
Other services offered	Flexible Spending Accounts (FSA/DCA/LPFSA), Commuter Reimbursement, including Pass Fulfillment programs (Transit/Parking), Health Savings Account (HSA), Qualified Small Employer HRA (QSEHRA), Individual Coverage HRA (ICHRA), Limited Purpose Dental &/or Vision HRA, Lifestyle/Wellness HRA & Federal & Mini COBRA Administration services.

Learn more. Call **(603) 647-1147, option 4.**

Email our Sales department at **sales@hrcts.com** or visit **hrcts.com**.