



Cottonwood Joint School District #242

HRA / Buydown Program

2015-2016 Summary of Benefits

Calendar Year Deductible	In-Network and Out-of-Network deductibles are Combined	
Individual	\$500 (Buydown)	\$5,000 (Blue Cross)
Family	\$1,000 (Buydown)	\$10,000 (Blue Cross)
Individual Out of Pocket (Your Responsibility)*		
Individual Buydown Deductible		\$500
Buydown Program Co-Insurance	30% up to a maximum of	\$1,350
Blue Cross Co-Insurance	20% up to a maximum of	\$1,500
Total		\$3,350
Buydown Program Reimbursement	70% up to a maximum of	\$3,150
<i>Once you meet your Buydown Deductible, you will receive reimbursements up to the amount listed above from your Employer.</i>		
<small>*Example is based on individual deductible. Family Deductible is two times the individual deductible.</small>		

What is the Buydown Program?

This program allows your Employer to offer its employees a lower deductible by saving dollars in premiums. Your Employer will reimburse you a portion of the Health Plan Deductible (the "high" deductible) so that you can enjoy the benefits of a lower deductible health plan. Your Employer's Buydown Program covers you (the employee) and also covers your dependents.

How claims are reimbursed:

Each time you go to a health care provider, (hospital, doctor's office, emergency center, etc.) show them your insurance card and have them file the claim with your health insurance carrier. Within 2-6 weeks you will receive an Explanation of Benefits (EOB) from the carrier. Immediately send a copy of this form to:

MBA Administrators
 PO Box 370
 Meridian, ID 83680-0370
 (208) 387-0242 Fax
buydown@mba-admin.com

***You may send the form via mail, courier, scan/e-mail or fax.*

This is not an option. You cannot be reimbursed unless you submit the Explanation of Benefit form (EOB). Please be certain that all items sent to MBA include your name, identification number, and name of your employer.

You may view the status of your claim submission at any time by logging into www.myRSC.com - the online account access for your Buydown/HRA Plan. If additional information is needed to process your reimbursement, you will be notified via email, or mail if no email address is on file.

Once you have met your Buydown Deductible, you will receive a reimbursement check from Cottonwood Joint School District #242. Reimbursement checks are processed based upon your Employer's reimbursement schedule - for your company, checks will be issued typically weekly. To ensure adequate processing time, your EOB copies should be sent to MBA in a timely manner. Claims must be submitted to MBA for processing no later than 90 days following the end of the calendar year OR no later than 90 days following the end of the month in which you cease to be eligible to participate in the plan, whichever comes first.

Note: The Explanation of Benefits from the insurance carrier will show the contract deductible of \$5,000, please keep in mind YOUR actual In-Network deductible is \$500 individual / \$1,000 family.

YOU ARE RESPONSIBLE TO PAY THE HEALTH CARE PROVIDER!

EOB TRANSMITTAL COVER SHEET:

Employee Name:		Date:	
Total Pages Attached:	Please include all EOB pages with claim information.	Email:	Phone:

Please direct all questions to MBA - Buydown Program at (208) 343-6107 or (800) 237-6107.

Cottonwood Joint School District #242 Buydown / HRA PLAN

Welcome to the Cottonwood Joint School District #242 Benefit Plan -

Participation in this plan allows you access to the *myRSC*, a password protected website, where you can keep up with various benefit information, including your year-to-date claims and payments. To log in to *myRSC* for the first time, follow the steps below:

1. Go to www.myrsc.com.
2. Click **Register** under "First time logging in?"
3. Click the myRSC Temporary Login ID and Employer Code link in red.
4. Enter your SSN (no dashes or spaces) in the Login ID field and click **CONTINUE**.
5. Enter **28160951** in the Employer Code field and click **CONTINUE**.
6. Enter a login ID of your choice that is at least 6 but not more than 100 characters in length.
Note: Since Social Security Numbers are no longer used as the login ID, the login ID you create may not be 9 characters in length.
7. Select an existing e-mail address or enter a new one to be used for communications and forgotten passwords.
8. Enter a secret question or use a predefined secret question.
9. Enter the answer to the secret question.
10. Click **SUBMIT**.
11. Enter a new password in the **New Password** field.
12. Re-enter the password in the **Confirm New Password** field.
13. Click **CONFIRM PASSWORD**.
14. You are now logged into *myRSC* and have access to the online enrollment selection (if offered by your Employer) as well as Account / Claims information, updates and other valuable information.
 - a. Forms for submitting Reimbursements, etc
 - b. Plan Documents and Summaries
 - c. Change your Address or Email information

If you have any questions, please call (208) 343-6107 or e-mail us at info@mba-admin.com