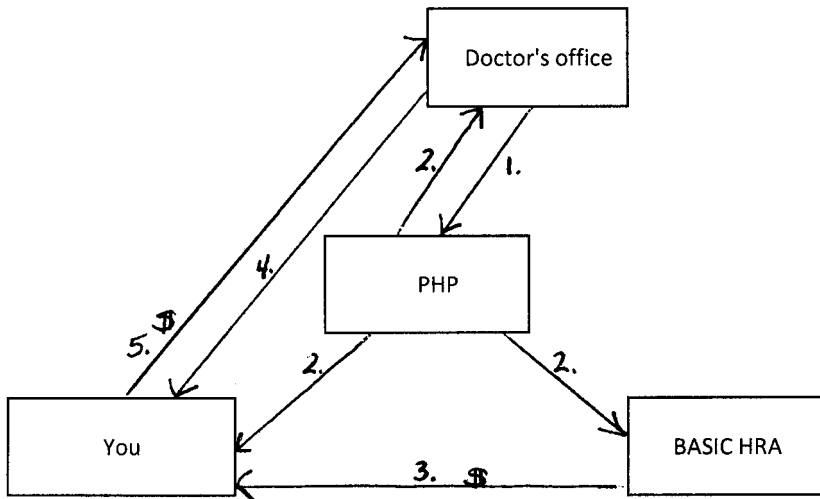


LCS

How Health insurance and BASIC's HRA work

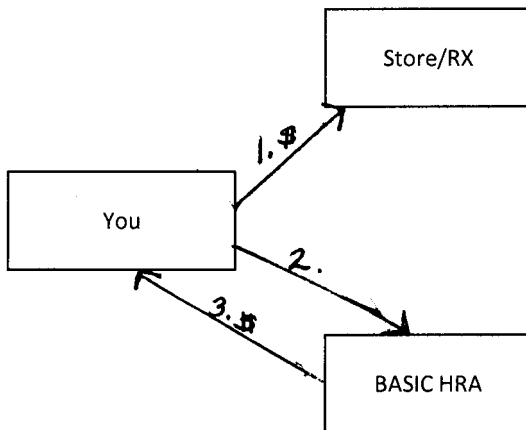
NOTE: Always present your PHP card first whether Doctor's visit or Prescription purchase.

DOCTOR'S VISIT



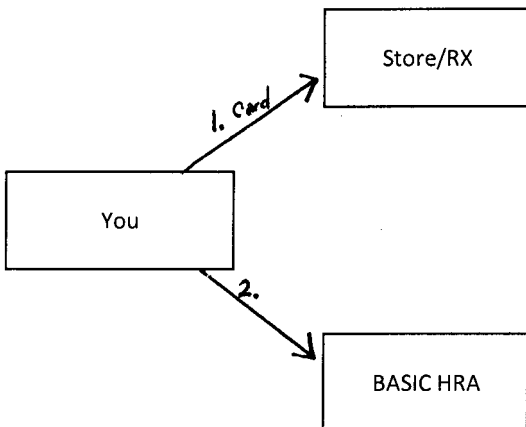
1. Doctor's office sends bill to PHP.
2. PHP sends Explanation of Benefits (EOB) to you, BASIC HRA, and Doctor's office.
3. BASIC HRA deposits cash into your bank account.
4. Doctor's office bills you a portion of bill. Should agree with the EOB.
5. You pay the Doctor's office their bill. Should agree with the EOB and the doctor's bill and the amount the was deposited into your bank account.

PRESCRIPTION PURCHASE WITHOUT CARD



1. Purchase prescription with your money.
2. Submit receipts for prescription to BASIC HRA with the "HRA Card Claim Form".
3. BASIC HRA will deposit the amount of the claim into your bank account.

PRESCRIPTION PURCHASE WITH CARD



1. Purchase prescription with debit card (coming soon)
2. Submit receipts for prescription to BASIC HRA with the "HRA Card Claim Form" within 30 days.