

# How to use your MyRSC.com Portal

Tips and tricks to reading you HRA and FSA portal

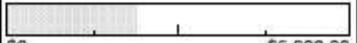
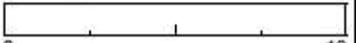
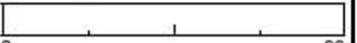
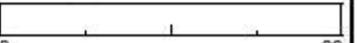
Some thing that you should remember when looking at your MyRSC.com portal.

- On your MyRSC.com portal; all of your Medical HRA claims are imported from a feed from BCBS VT \*.
- All Imported HRA Claims are listed via the itemized claim line that you see on your Explanation of Benefits. So this is a good point of reference to use instead of your full bill that you are receiving from the provider.
- Most bills include multiple claim lines. This is why when you submit a bill, we ask for the Explanation of Benefits/ Shpps to be able to compare claim line for claim line to see if there is anything missing.
- If you are unclear on which claims are for what bill, please compare those claims against your EOBs/Shpps. If you do not have these mailed to you, you can download them from BCBS VT.
- \* - These Groups have RX Imports also -

## HEALTH PLAN PAYMENT BREAKDOWN

Service Date	Service Type	Amount Billed	Provider Responsibility	Allowed Amount	Plan Payment	What You Owe	Breakdown of What You Owe					
							Copayments	Deductible	Coinsurance	Non Covered (See Remarks)	What You Owe	Remark Codes
<b>Provider Name:</b> ██████ <b>Patient Name:</b> ██████ <b>Claim #:</b> ██████ 3300 (In-Network)												
██████	Other Med Services	\$117.00	\$17.76	\$99.24	\$0.00	\$99.24	\$0.00	\$99.24	\$0.00	\$0.00	\$99.24	A
██████	Other Med Services	\$45.00	\$6.88	\$38.12	\$0.00	\$38.12	\$0.00	\$38.12	\$0.00	\$0.00	\$38.12	A
<b>Subtotal</b>		<b>\$162.00</b>	<b>\$24.64</b>	<b>\$137.36</b>	<b>\$0.00</b>	<b>\$137.36</b>	<b>\$0.00</b>	<b>\$137.36</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$137.36</b>	
<b>Provider Name:</b> ██████ <b>Patient Name:</b> ██████ <b>Claim #:</b> ██████ 4200 (In-Network)												
██████	Hospital Services	\$111.54	\$21.19	\$90.35	\$0.00	\$90.35	\$0.00	\$90.35	\$0.00	\$0.00	\$90.35	B
██████	Hospital Services	\$79.22	\$15.05	\$64.17	\$0.00	\$64.17	\$0.00	\$64.17	\$0.00	\$0.00	\$64.17	B
██████	Hospital Services	\$59.42	\$11.29	\$48.13	\$0.00	\$48.13	\$0.00	\$48.13	\$0.00	\$0.00	\$48.13	B
<b>Subtotal</b>		<b>\$250.18</b>	<b>\$47.53</b>	<b>\$202.65</b>	<b>\$0.00</b>	<b>\$202.65</b>	<b>\$0.00</b>	<b>\$202.65</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$202.65</b>	
<b>Grand Total</b>		<b>\$412.18</b>	<b>\$72.17</b>	<b>\$340.01</b>	<b>\$0.00</b>	<b>\$340.01</b>	<b>\$0.00</b>	<b>\$340.01</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$340.01</b>	

Example of an Explanation of Benefits

<b>IN NETWORK FAMILY DEDUCTIBLE</b> Amount Applied as of 4/30/2019*  \$0 ██████████ \$3,600.00 Family: \$ ██████ of \$3,600.00	<b>IN NETWORK FAMILY OUT OF POCKET</b> Amount Applied as of 4/30/2019*  \$0 ██████████ \$5,000.00 Family: \$ ██████ of \$5,000.00	<b>CHIROPRACTIC CARE MAXIMUM</b> Amount Applied as of 4/30/2019*  0 ██████████ 12 Individual: 0 of 12	<b>PHYSICAL/OCCUPATIONAL/SPEECH THERAPY MAX</b> Amount Applied as of 4/30/2019*  0 ██████████ 30 Individual: 0 of 30	<b>HABILITATIVE THERAPY VISIT MAXIMUM</b> Amount Applied as of 4/30/2019*  0 ██████████ 30 Individual: 0 of 30
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\*Includes charges from this PLAN YEAR only

**HAVE QUESTIONS?**  
 Please call: Local (802) 223-3494  
 Vermont (800) 247-2563  
 BlueCare (888) 882-3600  
 UVM (888) 222-7886  
 UVM Medical Center (800) 422-8668  
 Qualified Health Plans (800) 310-5249  
 State of Vermont Group (888) 778-5570  
**Hours of Operation:** 7am-6pm EST, Monday-Friday  
 or log into your account at [www.bcbsvt.com/login](http://www.bcbsvt.com/login)  
 TDD: 1-800-535-2227

Each Section is Lettered – A and B each have different EOB #, which you can send the last four of. For instance, A ends in 3300 and B ends in 4200. A has 2 line items so instead of it seeing \$137.36 on MyRSC you would see two different charges. One for \$99.24, and one for \$38.12 respectively.

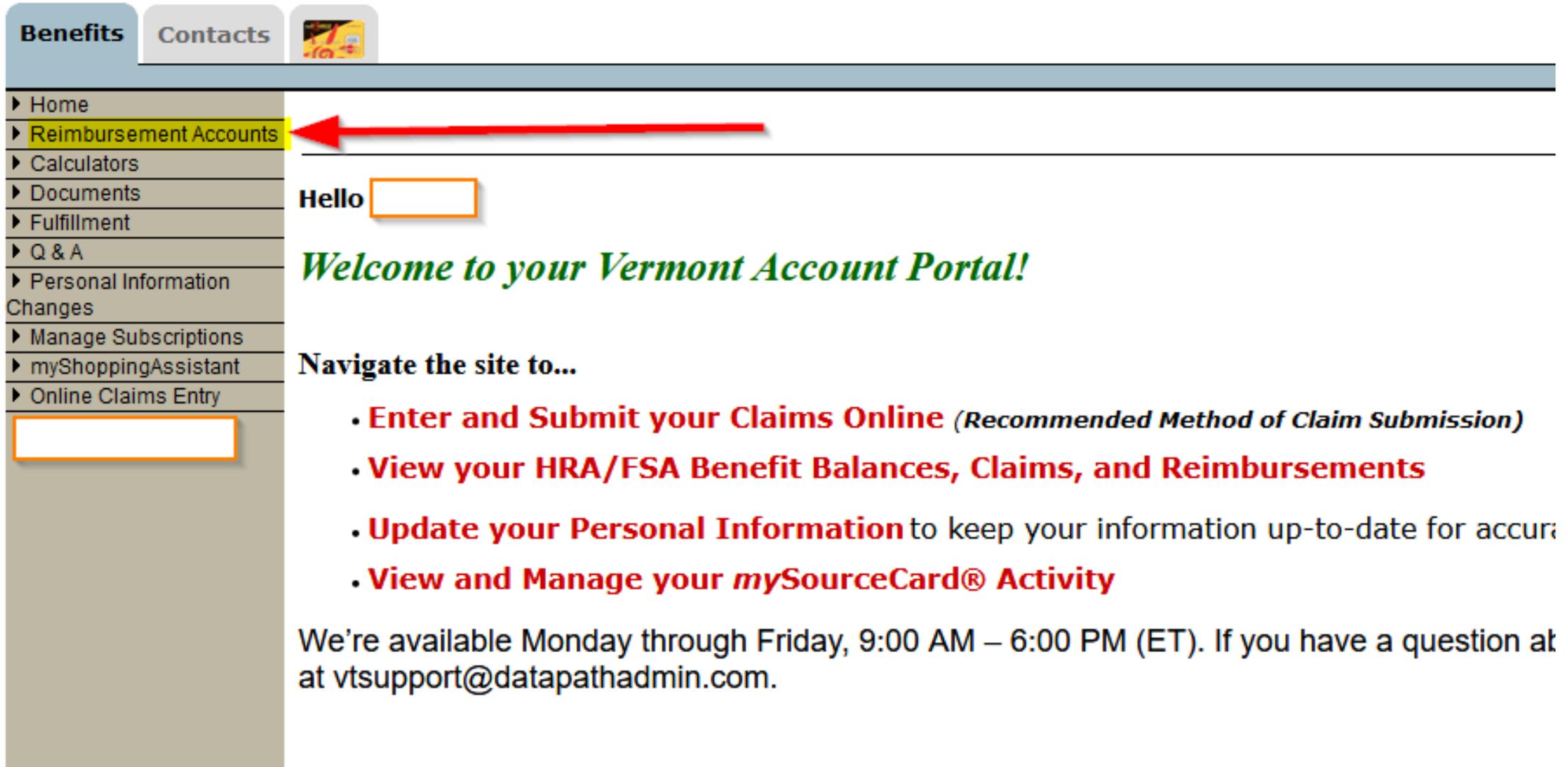
# FSA Claims

- Medical FSA claims can cover your HRA deductible, non-HRA medical expenses, vision, dental, holistic medicine such as acupuncture, and as of 2020 - over the counter medications\*.
- For vision and dental claims, you should be able to use your card, but please keep your detailed itemized receipt. You should receive an email or notice that ask for it. We ask for itemized receipts to stay compliant with the IRS guidelines and that your card swipe was for eligible expenses/products. Also, this lets us know that the claimant is on the FSA account.

\*Over-The-Counter Medications no longer require RXs

# Getting started

When you first log into your account – look under the “Benefits” Tab – you should see “Reimbursement Accounts”. It is highlighted below.



The screenshot shows the top navigation bar with three tabs: 'Benefits' (selected), 'Contacts', and a small icon. Below the navigation bar is a sidebar menu with the following items: Home, Reimbursement Accounts (highlighted in yellow and pointed to by a red arrow), Calculators, Documents, Fulfillment, Q & A, Personal Information Changes, Manage Subscriptions, myShoppingAssistant, and Online Claims Entry. Below the sidebar, there is a search box. The main content area displays a personalized greeting: 'Hello [input box]' followed by the text 'Welcome to your Vermont Account Portal!' in green. Below this, there is a section titled 'Navigate the site to...' with a list of four red bullet points: 'Enter and Submit your Claims Online (Recommended Method of Claim Submission)', 'View your HRA/FSA Benefit Balances, Claims, and Reimbursements', 'Update your Personal Information to keep your information up-to-date for accuracy', and 'View and Manage your mySourceCard® Activity'. At the bottom, there is a paragraph of text: 'We're available Monday through Friday, 9:00 AM – 6:00 PM (ET). If you have a question at vt support@datapathadmin.com.'

# Only One Benefit Plan

**Benefits** | **Contacts** | 

Home  
Reimbursement Accounts  
Calculators  
Documents  
Fulfillment  
Q & A  
Personal Information Changes  
Manage Subscriptions  
myShoppingAssistant  
Online Claims Entry

**HRA Benefit History for**

Currently viewing plan year ending

**Gold CDHP - Teachers**

<b>Annual Benefit Amount</b>	\$4,500.00
<b>YTD Accrued Benefit</b>	\$4,500.00
<b>YTD Claims</b>	\$0.00
<b>YTD Paid</b>	\$0.00
<b>Balance</b>	\$4,500.00
<b>Total</b>	\$0.00
<b>Ineligible</b>	\$0.00
<b>Discount</b>	\$0.00
<b>Other</b>	\$0.00
<b>Approved</b>	\$0.00
<b>Deductible</b>	\$0.00
<b>Employee</b>	\$0.00
<b>Carrier</b>	\$0.00
<b>Employer</b>	\$0.00

The benefit is included in your mySourceCard® balance

**HRA Purse Value**

<b>Current Purse Value (Available for claim payments)</b>	\$4,500.00
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[Do you have mySourceCard® swipes that need your attention?](#)

If you only have a Health Reimbursement Plan, and no other benefit – when you log in you’ll see something such as what is pictured to the left.

It will show you the following overview:

**Annual Benefit Amount:** This is the total amount of your benefit

**YTD Claims:** This is the amount of claims against your account

**YTD Paid:** This is the amount of claims paid to date.

**Ineligible:** This would be any claims that were submitted that were deemed ineligible (would only apply to Manual HRA claims submitted that we should receive via import).

**Approved:** Amount that has been processed against the HRA (if difference between YTD Paid – make sure to factor in Deductible, schedule time of payments).

To dig deeper into the specific claims. You’ll select the Detail button at the bottom.

If you have a Health Reimbursement Account (HRA) and either a DCAP or FSA - then you will see two different areas. open them in two windows. Pick one benefit and right click so you can choose “Open link in new tab” and then just click the other benefit. Once the summary comes up, please hit the “detail” button. This will bring up the detail page for each account.

The screenshot shows a web browser window displaying the myRSC portal for Washington Central Unified Union SD. The page title is "Account History for [redacted]". There are two main sections: "Cafeteria Accounts" and "HRA Accounts".

- Cafeteria Accounts:** Includes a link to "View your FSA Account ->".
- HRA Accounts:** Includes a link to "View your HRA Account ->".

A right-click context menu is open over the "View your HRA Account" link. The menu options are:

- Open link in new tab
- Open link in new window
- Open link in incognito window
- Send link to your devices
- Save link as...
- Copy link address

A blue arrow points from the "View your HRA Account" link to the "Open link in new tab" option in the context menu.

Once you have both tabs open if you have and FSA, you can see what claims have paid out of each, if your HRA deductible is on the front end., you will see claims equal to that deductible on the HRA paying out zero. You can then look at your FSA and see correlating dates of services and claim amounts that are paying out. For the last claim that will most likely pay out a partial amount, the rest coming from the FSA.

Example: Claim in HRA has a total of \$34.30, HRA page shows \$8.64 paying out and your FSA shows \$25.66 paid out.  $\$8.64 + \$25.66 = \$34.30$

### HRA Detail Page below

31077	02/19/2019	02/19/2019	\$34.30	\$8.64	DED/C/C
31076	01/28/2019	01/28/2019	\$88.95	\$0.00	DED/C/C
9729	01/15/2019	01/15/2019	\$12.14	\$0.00	DED/C/C
9728	01/15/2019	01/15/2019	\$34.30	\$0.00	DED/C/C
15971	01/04/2019	01/04/2019	\$88.95	\$0.00	DED/C/C

Corresponding claims in the FSA below which add up to the deductible

#### Claims for FSA Medical

Claim Number	Claimant Name	From	To	Claim Amount	Paid to Date
41789		02/19/2019	02/19/2019	\$25.66	\$25.66
41788		01/28/2019	01/28/2019	\$88.95	\$88.95
13650		01/15/2019	01/15/2019	\$34.30	\$34.30
13651		01/15/2019	01/15/2019	\$12.14	\$12.14
18322		01/04/2019	01/04/2019	\$88.95	\$88.95

## Locating the claims associated with check or Direct Deposit.

You can copy (control c) a claim number under the reimbursements and then use the find command (control F) and this will bring you to the claim number in the list of claims up top.

Reimbursements					
	Payment Number	Claim Numbers	Payment Date	Payment Type	Amount Paid
<a href="#">Detail</a>	34748	232748, 232749	02/14/2020	Check	\$46.44
<a href="#">Detail</a>	27376	<b>193698</b>	11/18/2019	Check	\$99.85
<a href="#">Detail</a>	23126	166167	09/30/2019	Check	\$30.93

Once you hit control F , there will be a small box at the top of your page, paste that number into that box and hit enter. This will now show you the claim information associated with that claim number , how much the original claim was and who was paid as the provider if you have provider pay. If there are multiple numbers associated with a check or direct deposits , you can look up each number to see the amount of the claim and date of service that was paid with that check and to whom it went.

## Washington Central Unified Union SD

[Change Personal Information](#)
[Change Password](#)
[Logout](#)

You are logged in as  
Employee for Washington Central Unified Union SD (34613897)

### HRA Benefit History Detail for

Currently viewing plan year ending 12/31/2019

Last updated: 4/13/2020 5:52:35 AM

[<< Back](#)

GOLD CDHP HRA									
Claimant	Total	Ineligible	Discount	Other	Approved	Deductible	Employee	Carrier	Employer
	\$1,233.88	\$0.00	\$0.00	\$0.00	\$1,233.88	\$250.00	\$250.00	\$0.00	\$983.88
Total	\$1,233.88	\$0.00	\$0.00	\$0.00	\$1,233.88	\$250.00	\$250.00	\$0.00	\$983.88

[View Reimbursements](#)

[View Benefit Design](#)

Claims for GOLD CDHP HRA/DED/C/C									
Claim Number	Claimant Name	From	To	Claim Amount	Paid to Date	Service	Remarks	Service Provider	Payee Provider
166166		08/16/2019	08/16/2019	\$12.14	\$12.14	DED/C/C		WISDOM CHIROPRACTIC INCORPORATED	
166165		08/16/2019	08/16/2019	\$34.30	\$34.30	DED/C/C		WISDOM CHIROPRACTIC INCORPORATED	
166167		08/14/2019	08/14/2019	\$30.93	\$30.93	DED/C/C		UNIVERSITY OF VERMONT MEDICAL CENTER INC	
162932		08/14/2019	08/14/2019	\$536.53	\$536.53	DED/C/C		CENTRAL VERMONT MEDICAL CENTER	
193698		08/02/2019	08/02/2019	\$99.85	\$99.85	DED/C/C		CENTRAL VERMONT MEDICAL CENTER	
162933		08/02/2019	08/02/2019	\$9.23	\$9.23	DED/C/C		CENTRAL VERMONT MEDICAL CENTER	
146150		07/19/2019	07/19/2019	\$12.14	\$12.14	DED/C/C		WISDOM CHIROPRACTIC INCORPORATED	
146149		07/19/2019	07/19/2019	\$34.30	\$34.30	DED/C/C		WISDOM CHIROPRACTIC INCORPORATED	