
FUTURE PLANNING ASSOCIATES, INC.

EMPLOYEE AND EXECUTIVE BENEFIT CONSULTANTS

Since January 1, 2018 Future Planning Associates, Inc has processed thousands of claims and answered thousands of phone calls and emails. At this point, we want to reach out to employers and employees to mention some important and helpful items. We have put together a Q&A (attached) summarizing our most asked questions. We hope that this will reduce the volume of calls and emails and get employees their information faster. Please be sure to distribute all this information to all of your employees as soon as possible. In addition, please note:

1. It is faster and more accurate to file claims online using www.myrsc.com. If you do not have access to a computer you can still send claims in via regular mail. Starting March 1, 2018 we will no longer accept claims submitted via email or fax. We are finding that these claims are not complete and difficult to read & comprehend.
2. You must activate the card before use. The # to call is 888-523-4308. Then, register your mySource card at www.myrsc.com. You can submit claims electronically and monitor your FSA, HRA and Dependent Care accounts.
3. Always give your providers, doctor and pharmacist your new BCBS card for yourself and anyone on your health plan.
4. If you elected a health Flex Spending Account (FSA), the full annual amount will be loaded onto your yellow mySource card. If you did not elect an FSA account, your yellow mySource card will not be "turned on" until you have met your first dollar portion of out-of-pocket expenses (if applicable).
5. There is a lag time between the Explanation of Benefits (EOB) you will receive from BCBS, a bill that comes from your provider, and any reimbursement that may be due to you, or paid directly to your provider. Be sure to keep all paperwork, compare, and login to your myRSC account to check your account.
6. Be sure to keep all receipts.
7. Future Planning Associates, Inc. does not accept meetings with employees on a walk-in basis
8. For those with HSA accounts, we cannot reimburse claims to you. We have no authority to take funds out of your account. You must go online at www.myrsc.com and reimburse yourself from your HSA account. If you have questions, please see below.
9. Any questions about the status of your account may be answered at www.myrsc.com. Further questions can be send to info@futureplanningassoc.com

HRA FAQ's

What do I use my HRA card (MySource card) for?

If you have a Flex Spending Account (FSA account), you can use that card swipe for prescriptions and other medical expenses. However, once your FSA is used up, the card swipe can only be used for prescriptions.

If you do not have an FSA, you can only use your HRA card swipe for prescriptions, and it can only be used after you have met your First Dollar.

You do not have to send us Rx receipts or doctor bills. We will see this on BC/BS data feeds and we will pay your provider directly, or reimburse you if appropriate from your HRA and/or FSA.

(“First Dollar” or “Last Dollar” are eligible BCBS related expenses that you must pay.)

1. How do I know if I have an FSA account?

If you opted to have a payroll deduction to assist you in meeting your out of pocket expense, then you have an FSA account.

2. Will I be receiving two cards, one for my Flexible Spending Account (FSA) and one for my Health Reimbursement Account (HRA)?

No. Your MySource card is used for both your HRA and FSA. You can register for an online account at www.myrsc.com. Your school administrator can give you the school login code.

3. What do I do when I go to the doctor?

Your provider, including pharmacies, should submit everything through BCBS. If you have an FSA (Flexible Spending Account), you can pay the bill with your FSA card (your MySource card - the same card as your HRA). You can use this FSA until your FSA amount is used up. After the FSA is used your card swipe will only work for prescriptions.

4. How do I pick up a prescription if I haven't spent my First Dollar?

Your pharmacy should submit everything through BCBS. You will need to pay the prescription cost, until you reach your out of pocket cost. If you have an FSA, you can pay for the prescriptions with your MySource card immediately.

5. How do I pay for a prescription after I've spent my First Dollar?

You should use your HRA card (MySource Card).

6. Why is my pharmacy saying they don't know anything about an HRA on my plan?

The pharmacy can only see BCBS information. You should use your HRA card for prescriptions only if you've already spent your First Dollar amount.

7. What should I do if my provider asks for payment at the time of service?

You should always ask your provider to process the claim through BCBS. You do not have to submit a paper claim to us. If you have a FSA, and have a claim that BCBS does not cover (like dental or vision), then you must submit a claim to us using on www.myrsc.com. Your mysource card is used primarily for Rx as long as you have met your First Dollar.

8. How do I get additional HRA cards?

If you would like more than one card, please contact your school administrator. There is a fee for additional cards or replacement cards.

9. Further questions? Please view your account at www.myrsc.com or see your school administrator.