

# Manage your WHA HDHP Plan with NonStop HRA

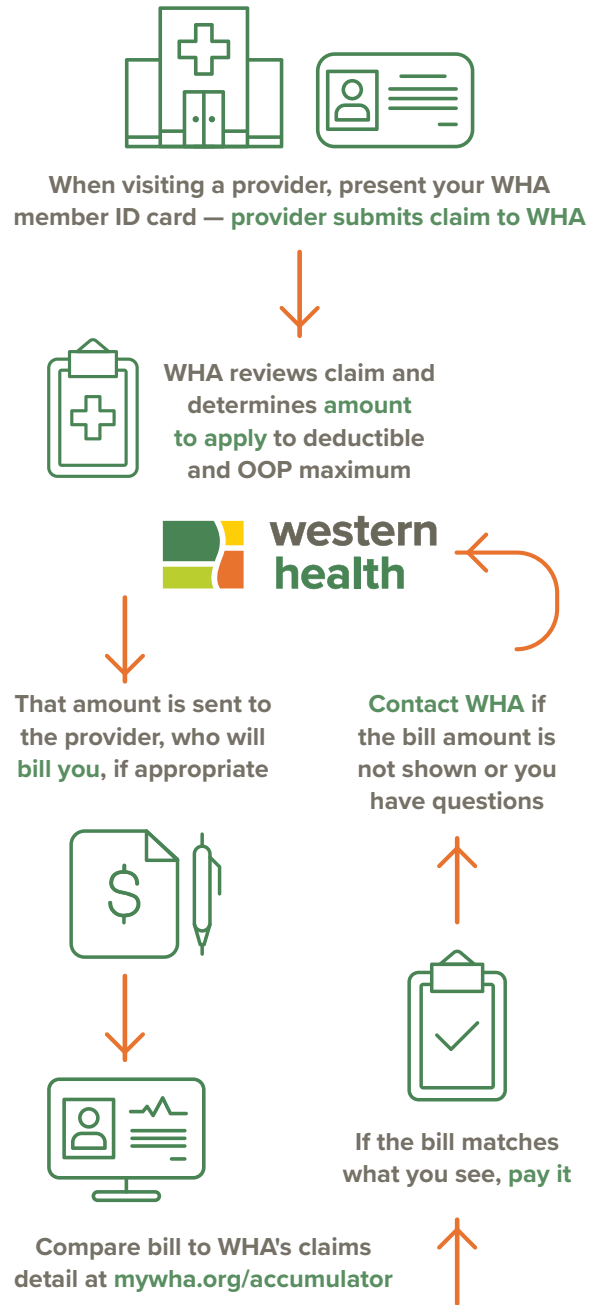
**Your Western Health Advantage High-Deductible Health Plan** provides you and your family with comprehensive health care such as preventive services, office visits, labs, hospitalization, and prescriptions. In conjunction with the medical plan, FCUSD provides an HRA through NonStop Administrators. The debit card provided can be used to pay for claims towards the annual deductibles.



## What's going to happen when I need care?

You'll present your WHA member ID card to your provider. If a copayment is due at the time of service, you can use your HRA debit card to pay from funds you or your employer have deposited into your account. In most cases, you will be billed for covered services under your deductible, such as office visits, labs, pharmacy and hospitalization. These bills are qualified medical expenses, and can be paid out of your HRA.

**\* Keep all your receipts in a safe place. We recommend waiting to pay the bill until after you have compared it to your accumulator to ensure accuracy. It is your responsibility to pay any applicable deductible or copay.**



## How do I know which costs are my responsibility (which bills I should pay)?

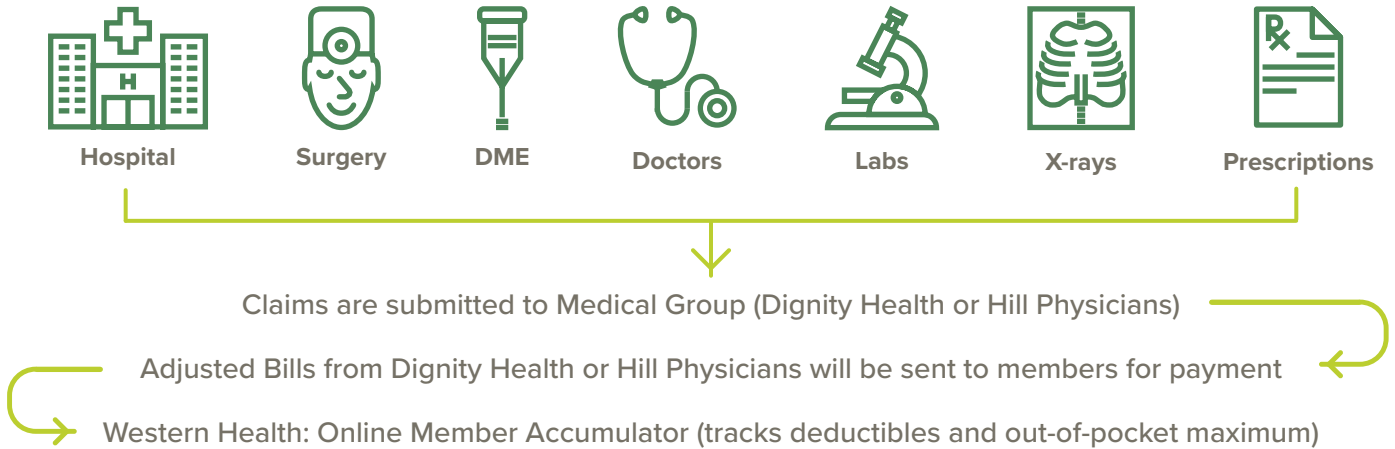
WHA provides an online accumulator available at **mywha.org/accumulator**. If we list the claim on your accumulator with a deductible or copayment, it is your responsibility. If you receive a bill that appears to be inaccurate in regards to services rendered or amount billed, be sure to contact WHA Member Services.

**\* Use your HRA debit card to pay the provider directly or via the provider's online payment portal.**

## NonStop Administrators is requesting for documentation to substantiate my claim.

WHA is an Open HMO Model which offers member flexibility on access to care (different medical groups, hospitals, pharmacies, labs), timing of claims submitted by providers can vary. However, you can contact WHA for assistance in obtaining an Explanation of Benefits (EOB).

## Western Health – Open HMO Model



### Helpful Tips

- \* Avoid paying upfront. It's best to wait for the provider's bill then comparing it to the accumulator to ensure accuracy.
- \* Contact Member Services or [MyHDHP@westernhealth.com](mailto:MyHDHP@westernhealth.com) for assistance on questions and claims or need a copy of explanation of benefit to submit to NonStop Administrators.

**call • 916.563.3198; 888.499.3198 toll-free**  
Monday through Friday 8:30 a.m. to 5 p.m.  
(excluding holidays)

**visit • [mywha.org/myplan](http://mywha.org/myplan)**

**email • [MyHDHP@westernhealth.com](mailto:MyHDHP@westernhealth.com)**