

OCA & APEHP PARTNERSHIP BENEFITS



Employers and employees benefit greatly from the
OCA & APEHP partnership!

- HRA's and FSA's- Set up and Renewal fee of \$250 per group. No monthly participant fees! No additional fees apply!
- COBRA/State Continuation administration at no cost! This includes administration of all ancillary plans offered by the group regardless of whether the plans are affiliated with APEHP.
- Direct claim feed from APEHP to OCA - No Hassle for the employees!
- For additional information on HRA/FSA/COBRA/State Continuation administration please contact OCA at 609-514-0777 or sales@oca125.com.

Direct Carrier Claim Feed HRA/FSA



OCA/APEHP Direct Claim Feed Recommended Option:

- OCA will receive a weekly claims file feed directly from APEHP. The claims file will contain all EOB (Explanation of Benefit) data such as service type, patient responsibility, whether it's a copay/deductible/coinsurance. Based on this direct file feed OCA will automatically issue reimbursements directly to the employee for qualified HRA and/or FSA medical expenses. Employees will be reimbursed either via paper check or direct deposit. The employee will then be required to pay the provider.
- For Rx expenses only, employees (and eligible dependents) will receive OCA's mySource debit card (if applicable under selected plan design). The mySource card will be used to pay for Rx expenses at the point of sale. Under IRS rules, the mySource card will generally auto-resolve RX expenses, thus not requiring the employee to submit any paperwork. For HRA only participants, the mySource card will only work at pharmacies.
- For FSA participants, the mySource card will also work at qualified dental/vision related merchants. Employees may be required to submit documentation in order to substantiate dental/vision transactions.

