



## How to use my health plan and HRA

1. Present your IBC ID card to your doctor. Let them know you are on a **High Deductible Health Care plan paired with a HRA**, set up by your employer. You will not owe anything at the time of your visit for any In-Network services.
2. The provider will submit the claim to IBC directly.
3. IBC will process the claim. Amounts that are applied to your deductible will be processed automatically through your HRA account and the provider of service will be paid directly as long as you still have funds available.
4. You will receive an Explanation of Benefits from Personal Choice showing the cost of services and what was applied to your deductible.
5. You can manage your HRA and check your balance through IBC at [lbxpress.com](http://lbxpress.com)
6. If you need to fill a prescription you will need to present your CVS/Caremark prescription ID Card. If you still have available funds in your HRA you can also present your HRA card and the copayment will be deducted from your HRA.
7. The District will fund your HRA up to \$2,500 for single/\$5,000 for employee plus one more dependents.