



**90 Degree Benefits**  
A Turn For The Better

**TO: Town of Newtown and BOE Employees enrolled in the HRA Plan**  
**RE: HRA Plan and Claim Process**  
**DATE: July 1, 2022**

90 Degree Benefits is pleased to welcome the Town of Newtown and BOE employees as Health Reimbursement Account (HRA) participants. Your Medical Plan has a deductible that applies to most medical and prescription drug services. To reduce your out of pocket cost associated with the deductible, the Town of Newtown and BOE will cover some of the deductible expenses under an HRA.

The HRA plan has been set up to reimburse a portion of your plan year deductible as follows:

**HRA** - with a \$2000 Single / \$4000 Family Total Deductible - The HRA will reimburse \$1000 Single / \$2000 Family of charges applied to the In or Out of Network Deductible, including prescriptions

or

**HRA45 (HR2)** – with a \$2250 Single / \$4500 Family Total Deductible - The HRA will reimburse \$1012.50 Single / \$2025 Family of charges applied to the In or Out of Network Deductible, including prescriptions

**Medical Claims:**

When you go to the doctor's office or other medical facility, the doctor's office / facility should not ask you for any payment at that time. They will submit your claim to your medical insurance carrier so it can be processed for their negotiated allowed amount. Your insurance company will then send you an Explanation of Benefits (EOB) for the services provided and the amount applied towards your deductible. This will take approximately 30 days to receive in the mail. Your Provider will also send you a bill / invoice for services.

**Once you have received your EOB and your provider bill / invoice...**match them. The amount that you owe should be the same. To receive your reimbursement:

1. Complete a 90 Degree Benefits **HRA Reimbursement Form**
2. Attach your EOB
3. Submit to 90 Degree Benefits

The necessary documents can be mailed to 90 Degree Benefits, 291 S. Lambert Road Suite 4, Orange, CT 06477 faxed to (203) 877-9558 or e-mailed to [hrebs-stirling@90degreebenefits.com](mailto:hrebs-stirling@90degreebenefits.com). You may also scan and upload your claims at <https://stirlingbenefits.wealthcareportal.com>, or download our free mobile app and upload your Request for Reimbursement using the app. All claims will be funded by the Town of Newtown and Newtown Public Schools. A payment for any applicable reimbursement will be issued to you and you can then pay your provider.

**Pharmacy Claims:**

If you have not received a Mastercard, you will be sent one in the mail. If you already have been issued a benefit card, the most current one will allow access to new plan funds. You can use this card at the pharmacy to access your HRA funds. Be sure to give your insurance card to the pharmacist first, so the pharmacy will only charge you the insurance allowed amount. Just swipe the new debit card and payment will automatically draw from your HRA funds to pay for the prescription, as long as you have not exhausted the available funds.

If you have questions about your HRA plan, please do not hesitate to contact the 90 Degree Benefits Customer Service staff at (203) 876-1660 for assistance, between 8:00 am and 5:00 pm.