

HRA Quick Start Guide



REGISTER AND LOG IN

- Log in at highmarkbcbs.com.
- First-time users will need to **Register** for a login ID and password.



ACCOUNT SETTINGS

- Use the **Your Account** link (upper right, home page).
- Select **Account Settings** from the drop-down menu.
- Fill out your contact information and preferences to get notices about statements and payments from your account.



CLAIMS TAB

- View your claim details, Explanation of Benefits (EOB) or Plan Activity Statement.
- Review claims paid by your HRA, pay yourself back or pay a provider (if allowed by your plan).
- Check your plan's progress toward reaching your deductible.



SPENDING TAB

- View your HRA balance.
- Track contributions and payments.
- Submit a new claim.
- Order more debit cards (if your HRA comes with a debit card).

These links on the **Spending** tab will help you use your HRA.

Submit New Claim

Submit expenses to be paid back by your HRA.

Spending Account Settings

Sign up for direct deposit.

Educational Material

View guides and videos that explain how to use your HRA.

Covered Expenses

Learn which expenses can be paid through your HRA. Be sure to check which expenses are covered under your specific plan.

Transaction History

Track your contributions and payments.

Forms Library

Get reimbursement forms.

Debit Card

Track the activity on your card and report lost cards or order extra cards (if your HRA comes with a debit card).

Cost-Savings Tools

Compare prices on health care and prescriptions, using the Care Cost Estimator and other tools.

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