



London Health's HRA is focused on helping your employer to offer high quality coverage at an affordable rate. Your HRA is an employer-funded employee benefit that coincides with your high-deductible health plan (HDHP) and helps pay for portions of the health plan's expenses. The main goal of your HRA is to help control health care costs while maintaining quality coverage.

**High-Deductible Health Plan :**  
***QUALITY COVERAGE.***

- ✓ Health insurance plan that has a higher deductible responsibility, which must be met before carrier begins paying towards your medical expenses.
- ✓ Although your health plan's deductible is higher, your employer has setup a reimbursement plan (HRA) to help pay for portions of the higher out-of-pocket expense.

**HRA:**  
***EVEN MORE COVERAGE***

- ✓ Employer funded plan that pays for your eligible health plan out-of-pocket expenses.
- ✓ Eligible HRA expenses include services applied toward your in-network deductible.
- ✓ Funds paid by your employer for your health care services are a non-taxable employee benefit.



**Plan Features**



**PORTAL/MOBILE**



**RESOURCES**



**CLAIM CONCEIRGE**

✓ To access your member portal, go to:

[LondonHealthUSA.com](http://LondonHealthUSA.com)

✓ To download your mobile application search for the following in your smart phone store:

[London Health](#)

✓ To login to your portal and mobile app you will need two key IDs:

ER Name = *Company Name*  
EE ID = *Your SSN w/ no dashes*

Within the London Portal you will have access to many innovative and valuable resources within the **MY TOOLS** tab:

- ✓ For education resources click on **ACCOUNT RESOURCES**
- ✓ For helpful account links, click **HELPFUL LINKS**
- ✓ For a member in-depth guide click **FORMS AND DOCUMENTS**

London's claim concierge team can help with all claim and service needs for you and your dependents. To contact please use the following:

- ✓ Email: [customerservice@londonhealthusa.com](mailto:customerservice@londonhealthusa.com)
- ✓ Phone: 800-343-2236, option #3
- ✓ Fax: 401-435-3937



## HRA Plan Design

Plan Year Deductible (3/1/25-2/28/26)

HPHC Advantage HMO	In-Network Deductible	You Pay (Embedded Ded)	HRA Pays
Individual Plans	\$5,000	\$0	\$5,000
Family Plans	\$10,000	\$0	\$10,000
HPHC Advantage PPO	In-Network Deductible	You Pay (Embedded Ded)	HRA Pays*
Individual Plans	\$5,000	\$0	\$5,000
Family Plans	\$10,000	\$0	\$10,000

\*PPO HRA will cover In & Out of Network deductible services up to HRA max\*



## HRA Payment Options

A

### E-Claim From Carrier



- ❖ Patient shows insurance ID card and does not pay at the point of service.
- ❖ Provider sends major medical claim to insurance carrier
- ❖ Carrier automatically sends HRA claim to London
- ❖ London pays HRA amount to provider and sends a statement to the member stating any patient responsibility

B

### Additional Claim Submission Options if Necessary

#### Online Claim Submission:

- ❖ Login to London Health's member portal, at **LONDONHEALTHUSA.COM** click **CLAIMS**, then select **SUBMIT CLAIM**.
- ❖ Enter information about the claim you want to submit online and select **SUBMIT** when finished.

#### Mobile Application:

- ❖ Download London's mobile application in your app store titled **LONDONHEALTH MOBILE**.
- ❖ When you have logged into the application, click **CLAIMS**, then tap the plus sign in the upper right hand corner, and choose to **SUBMIT A CLAIM FOR IMMEDIATE REIMBURSEMENT**.
- ❖ Enter your claim information, upload receipt if necessary, and when finished select **SUBMIT**.

#### Email Claim Submission:

- ❖ Email copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:  
**London Health Administrators, customerservice@londonhealthusa.com, Subject: Claims**

#### Fax Claim Submission:

- ❖ Fax copy of invoice or receipt from provider and explanation of benefits (EOB) from insurance carrier to:  
**London Health Administrators, 401-435-3937, Attn: Claims**