

**Kalamazoo College  
1200 Academy Street, Kalamazoo MI 49006**

**(HRA) Health Reimbursement Arrangement  
for BCBSM 90% PPO Plan**

**Effective 01/01/08**

Your employer has implemented a Health Reimbursement Arrangement (HRA) plan to help offset some of your deductible healthcare expenses. JFP Benefit Management, Inc., a Third Party Administrator (TPA) has been retained to process claims for this plan.

Outlined below are the specifics of the plan and how to obtain reimbursement for eligible benefits that have been applied to your in-network deductible.

**Benefit of the Health Reimbursement Arrangement (HRA) Plan:**

75% of expenses applied to the in-network deductible of the BCBSM 90% PPO Plan are reimbursable, up to an annual maximum of

Single Coverage	\$750.00
Two Person/Family Coverage	\$1,500.00

**Expenses eligible for reimbursement:** Medical expenses applied to your in-network deductible by BCBSM

**How to submit a claim:**

1. Obtain a claim form from your Human Resources Department or at [www.kzoo.edu/hr](http://www.kzoo.edu/hr).
2. Complete the claim form with supporting documentation (BCBSM Explanation of Benefits - EOB) for each expense that has been applied to your deductible.
3. You can submit your claims by fax, mail or in person:
  - a. Fax - (517) 784-0821
  - b. Mail - JFP Benefit Management, Inc., P.O. Box 189, Jackson, MI 49204
  - c. Person - JFP Benefit Management, Inc., 100 S. Jackson, Ste 200, Jackson, MI 49201
4. Claims received prior to 2:00 p.m. will be processed that day. Claims received after 2:00 p.m. will be processed the next business day.
5. Reimbursements will be made directly to the covered employee. It will be the responsibility of the covered employee to remit payment to providers.

**Additional information:**

1. Questions about processing claims for payment and reimbursement can be directed to the claims department at JFP Benefit Management, Inc. Please ask for Mindy Warren or Donna Pelham.
2. Plan year is on a calendar year basis – January 1 through December 31.
3. There is no carry-over amount from one plan year to another.
4. Claims can be submitted up to 90 days after the end of the plan year for service during the preceding plan year.

**JFP BENEFIT MANAGEMENT, INC. - P.O. Box 189 - 100 S. Jackson, Suite 200, Jackson, MI 49204  
(517) 784-0535 or (800) 589-7660**