



**HUSKYCARE HSA
CLAIMS PROCESS UNDER A HIGH DEDUCTIBLE HEALTH PLAN**

Steps to follow when incurring medical services (i.e. doctor visits, hospitals, RX).

Office Visits/hospitalization/surgery

- ✓ Inform provider that your new insurance administrator is Aetna – show the provider your Aetna ID card
- ✓ After visiting your doctor, stop at the reception window and explain you are in Michigan Tech's HSA plan and to submit the claim to Aetna prior to receiving any payment from you. Do not pay at time of service in order to receive the Aetna discounted rate (if in-network provider)
- ✓ Once the claim is processed by Aetna and received by the provider, the provider should bill you the amount you owe.
- ✓ Once you receive the bill from your provider, you may choose to use your HSA money to pay for your portion. You may do so by calling the billing office and giving them your HSA debit card number or by filling in the debit card number on the bill itself. You may pay your bill with a check if you chose to order a set of checks from JP Morgan Chase.

Prescription Drugs

- ✓ Inform the pharmacy that your new insurance administrator is Aetna – show the pharmacy your Aetna ID card
- ✓ Network pharmacies are real-time with Aetna and will have access to the Aetna discounted rate for your prescription at time of service. You may use your HSA debit card to pay your cost at the pharmacy (as opposed to waiting for a bill). The Rx will be submitted at the time you pay for the prescription.