

CLAIMS

Filing a Claim

You can be reimbursed for eligible health care expenses (see “Eligible Health Care Expenses”) up to the amount you choose to contribute to your **HCRA** for the year, less any reimbursements already made. For **CECRA** claims, you can only be reimbursed up to the amount available in your account; claims over that amount are pended and reimbursed as the money accumulates in your account through payroll deductions.

To request reimbursements:

- Call the **Avaya Health and Benefits Decision Center** to request a **HCRA** and/or **CECRA** claim form or log onto the Avaya Healthy Decision Web site at www.AvayaHealthyDecisions.com and click on “Reference Materials & Forms” on the left navigation bar.
- For **HCRA** claims, all health care expenses should first be filed under your or your **HCRA dependent’s** medical, dental, vision care or hearing plan before you request reimbursement from the Reimbursement Account Plan. You should attach the explanation of benefits statement you received from the insurance company to your claim form.
- If expenses are not covered by insurance or any other source, include an itemized bill or receipt from the provider showing the:
 - Name and address of the person or organization that provided the service or product and the federal tax identification number or equivalent (for **CECRA** claims, this may include the Social Security number of your child/elder care provider),
 - Type of service or product provided,
 - Date the expense was incurred,
 - Amount of the expense, and
 - Claimant’s signature.
- For **CECRA** claims, the provider must complete the appropriate sections of the form or you must submit a receipt from the day care provider with the dates of service, the amount, providers signature and the Social Security number or Tax ID number. Requests will not be processed without the Tax ID number for all providers.

- Submit the completed form with the required documentation to the address printed on the form. Alternatively, the form may be faxed to the number listed on the form.

All annual amounts elected under a **HCRA** are immediately available for disbursement. For **CECRA** claims, checks are released once the actual contributions have been deducted and posted to the accounts. The money is not available until after the last paycheck of the month has been issued.

If your claim is denied, you may appeal the decision. For more information, see “Claim Procedures.”

Filing Deadline

You must submit claims for eligible expenses incurred during a Plan Year by April 15th of the following Plan Year. Any money remaining in your account(s) after that date is forfeited. For more information, see “When an Expense Is Incurred” and “Forfeiture of Unused Funds.”