



HRA Frequently Asked Questions

For Employees



When I go to the doctor, what do I need to do?

When prompted to pay, pay with your EBA&M HRA Visa card rather than your personal card.

What do I do if I forget to bring my EBA&M HRA Visa card?

- Option 1: Ask to be billed by the provider so you can pay later. When you receive your bill, use your EBA&M HRA Visa card to complete the payment.
- Option 2: Pay out of pocket, then submit for reimbursement via the EBA&M app or ebamcloud.com. Tip: Enroll for direct deposit to expedite the reimbursement process.

How do I replace my EBA&M HRA Visa card if lost or stolen?

Great question. Contact our team to inform us that you need new cards ordered. You can email service@ebam.com or call us at 1-800-249-8440, extension 415.

How do I activate my EBA&M HRA Visa card?

The EBA&M HRA Visa card needs to be activated before using it. To activate it, call the phone number on the back of your EBA&M HRA Visa card.

How do I find my card's balance?

Login to your account on ebamcloud.com or use the EBA&M app. Then, look under the "Accounts" section of the home page.

Can my dependents or spouse use my EBA&M HRA Visa card?

Yes, dependents or spouses enrolled in this plan can use the card. Employees receive two sets of EBA&M Health HRA Visa Cards – the enrolled dependent or spouse can use the second card. The dependent will need to sign the back of the card. Please note that although the front of the card will have the primary cardholder's name on it, it is the dependent's EBA&M Health HRA Visa card.

Should you need more than the two allotted debit cards for dependents, you can request them by emailing us at service@ebam.com.

Why do my copays seem so high?

Your insurance plan operates under a high deductible, making the cost of services initially appear higher. While in the deductible phase, services are charged at the negotiated fee (these amounts

can vary.) Once your deductible has been reached, the fees will be a flat copay or percentage of the cost you paid under your deductible. If you reach your out-of-pocket maximum, your insurance covers 100% of eligible medical expenses for the remainder of the calendar year.

When does my EBA&M HRA Visa card balance reset?

Most HRA groups funding resets on January 1st to cover the new calendar year's deductible and out-of-pocket maximum. Visit the "Home" tab on ebamcloud.com to verify your benefits reset date.

Does the EBA&M HRA Visa card work outside of network?

Without prior approval, the EBA&M Health HRA Visa Card should not be used out of network. If it is used out of network, you may be liable for charges and fees incurred. All charges outside of the network will require substantiation. Repeated violations could result in the deactivation of your EBA&M Health HRA Visa Card, at which point you would need to submit receipts for manual reimbursement.