

## What is a EOB

An EOB, or Explanation of Benefits, is a document that is generated once your health insurance company processes your medical claim. It explains the total cost of the service, the portion covered by your insurance, any deductibles, coinsurance, or copayments, and the amount you are responsible for paying to the healthcare provider. It's not a bill but rather an informational summary of the insurance claim process.

## What is a Benny Card Substantiation

This means you have used your benny card from your pretax benefit plan. The IRS regulation requires we substantiate claims either with an itemized bill for FSA claims or the EOB for HRA claims processed towards the deductible. We use these to confirm that the expense is eligible under IRS regulations

### Steps to Submit Your EOB For Benny Card Substantiation

#### **Step 1: Log in to the NationalHR Mobile App:**

1. Search for "NationalHR" in the app store on your Android or Apple Device and download the app
2. Log in to the NHR Mobile App (*email clientservice@nationalhr.com with any login issues*)
  - If you are a first-time user:  
Username: first initial last name last 4 digits of your SSN  
Password: last name and last 4 digits of your SSN  
Example: Name - John Doe, SSN- 123-45-6789  
username: jdoe6789  
password:doe6789

#### **Step 2: Upload your EOB or Itemized Statement for Benny Card Substantiation**

1. On the home page, locate the Tasks Section
2. If you have documentation to upload, you'll see an "Action Required" message displayed in red.
3. Locate the "Claims requiring receipts" section, and choose the specific claim you must upload documentation for.
4. To submit your Itemized Statement or EOB:
  - a. Click on the camera icon under the "receipts" section.
  - b. Upload Itemized Statement or EOB
5. Once the image is successfully uploaded, the task will be marked as completed.

**Video Tutorial:** <https://youtu.be/KbyNfrINIMA>

### Steps to EOB Submission for Reimbursement

#### **Step 1: Obtain Your Full EOB -**

Log into your insurance carrier's website, or contact your insurance carrier to request your Full EOB.

1. Log in to Your Account:
  - a. Open your preferred web browser and visit your insurance carrier's website.
  - b. Locate the member sign-in button and click on it.

### **Step 1: Obtain Your Full EOB - (Continued)**

2. Enter Your Credentials:
  - If it's your first time logging in, follow the prompts to set up your account.
  - Provide your username and password in the designated fields
3. Access Claims: (Each carrier may be different, please see the video linked for a walk-through on Horizon)
  - Look for a menu or section titled "Claims," "Benefits," "Reimbursement" or something similar
  - Click on it to access your claims and reimbursement information.
  - Download / Save your Full EOB to a desktop or mobile device

**Video Tutorial:** <https://youtu.be/jKFu0bSfKoM>

### **Step 2: Submitting Your EOBs For Reimbursement**

#### ***Option 1- Using Our NHR Mobile App***

1. Follow steps listed on step 1 to log in to NationalHR Mobile App
3. Once logged in, on the Home Page, locate the "I Want To- Reimburse Myself" section within the app
4. Follow the prompts to upload your Full EOB Document from your device, and fill in any required information related to the claim such as date, provider, and cost.

**Video Tutorial:** <https://youtu.be/-QhohXjelAo>

#### ***Option 2- Email Submission***

1. Attach the Full EOB document (PDF or image) to a new email.
2. In the email body, include the following information:
  - Employer Name, Your full name, Date of service, Provider name, Total cost
3. Address the email to clientservice@nationalhr.com.
4. Send the email.
5. You will receive an automated confirmation email.

### **Step 3: Reimbursement Process**

- Once your submitted EOB is received, our team will process your reimbursement request. If any additional information is needed you will receive an email.
- Upon approval, you'll receive your reimbursement through the method you specified (e.g., direct deposit, mailed check).

*By following these steps, you can easily submit and obtain your EOBs for reimbursement using our mobile app or by emailing them to clientservice@nationalhr.com. This streamlined process ensures your reimbursements are handled efficiently and conveniently.*

Note: If you encounter any issues during the process or have questions, please email us at clientservice@nationalhr.com or call 856.810.0700

