

## ▶ Participant Guide



Health Reimbursement Arrangements (HRAs)

# Your Online Account

Welcome to Sentinel Benefits & Financial Group. We have put together this guide to help you get the most out of your Health Reimbursement Arrangement (HRA). An HRA is a type of medical reimbursement plan funded by your employer for reimbursement of deductible or out-of-pocket medical expenses. A good starting point in using your HRA is to set up your secure online account. To set up online access, go to [www.sentinelgroup.com](http://www.sentinelgroup.com) and choose "SMARTLink" from the "Members" section of the *Log In* dropdown menu at the top right part of the page. Then select "Register Online" from the *Smart Link Member Login* section at the right part of the page. If you are logging in for the first time, you will need to get your "Plan Access Code" from your HR department.

## Once I set up my online account, what is available to me?

### My Plan Dashboard

- View **My Summary** to see and manage your entire account from this one page.
  - Review and change your *Personal Information*
  - Get your HRA account balance
  - Read the latest information about your plan at the *Plan Message Center*
  - Review *Recent Claims* that you have submitted for process status
- Manage your User ID and Password from the **Password Change** link.
- Update your reimbursement method through the **Payment Options** function.

### My Claims

- You may submit your claims online. Simply click **Submit Claim**, follow the online instructions and press "Submit" when you are finished.
  - Assures that you have properly answered all necessary questions
  - Receive verification that claim was received by Sentinel
  - Fastest method to submit claim information
- Review your **Claim History** for any period by providing the criteria for your search and pressing "Submit."
  - By clicking on the "Claim ID" you can review detail on specific claims

# Claim Submission

## Option 1: Online Claim Submission

If you pay out-of-pocket for an eligible expense, submitting a claim request online via Sentinel's secure website is the quickest and easiest way to be reimbursed. You can immediately verify that your request has been received by Sentinel. In addition, you can upload your supporting documentation of copayments using our upload tool. Scanned substantiation completely eliminates the need for paper and will automatically attach to the claim(s) that you have entered.

### How do I do it?

- 1 Log into your account at [www.sentinelgroup.com](http://www.sentinelgroup.com)
- 2 Select "My Claims" from the top menu
- 3 Follow the online instructions
- 4 Attach or submit your supporting documentation ...  
**Fast.** Print claim confirmation sheet and fax in with your supporting documentation  
**Faster!** Scan and upload supporting documentation via the upload option

## Option 2: Download a claim form and submit a claim to Sentinel

For plans that allow participants to send in claim requests using a paper claim form, you can fax in claims with your EOB to Sentinel's secure HRA fax line.

### Where can I get the form?

You can access the HRA Claim Form by logging on to your account at [www.sentinelgroup.com](http://www.sentinelgroup.com), highlighting **Plan Statements and Forms** and choosing **Plan Forms** from the dropdown menu.

### What is the fax number for claims?

If you choose to fax in your HRA claim with copies of your EOB, the secure fax number to use is **781-213-7304**.

## What items are eligible to claim in my HRA?

Eligible HRA items are specific to each plan. Please refer to your Summary Plan Description (SPD) or consult your employer and/or plan administrator to find out what items you can claim through your HRA.

## How does claim reimbursement work?

Once claims are submitted and approved, Sentinel will process reimbursements and issue payments directly to you. Payments are issued every Friday (excluding certain holidays).

## What are my options for being reimbursed?

The quickest option for reimbursement is via direct deposit. You can enter an email address so you are notified when any direct deposit goes out to you. Alternatively, you can be set up to receive a paper check sent directly to your home address. Both direct deposits and checks are issued each Friday (excluding certain holidays).

## How can I manage or change my reimbursement method?

You can manage your reimbursement method online by logging into your online account, highlighting **My Plan Dashboard** and choosing **Payment Options** from the dropdown menu.

### Did You Know?

Sentinel can deposit your reimbursements directly into your bank account.



**Why it's better.**

- ▲ **It's Fast.** Payments are transmitted to your account the same day.
- ▲ **It's Secure.** Sentinel uses strict banking standards.
- ▲ **It's Green.** Notification of payment is sent via email – eliminating paper.

**How do I sign up?**

- 1 Log onto your account at [www.sentinelgroup.com](http://www.sentinelgroup.com).
- 2 Click Payment Options on My Plan Dashboard.
- 3 Choose Direct Deposit, enter your information, and click "I Agree" and then Submit.

**It's as simple as 1-2-3!**



## Where do I go to find out more information on my plan and log into my account?

Visit our website at [www.sentinelgroup.com](http://www.sentinelgroup.com) to learn more about your benefits and get the latest news and information. You can also access your individual account, once it is set up, by logging in under the "Smart Link Member Login" with your personal User ID and Password.

## What if I have a specific question on my account?

If you have any questions specific to your account, please call our Member Services Call Center at **888-762-6088**, Monday through Friday, 8:00 am - 6:00 pm ET (5:00 am – 3:00 pm PT, excluding certain holidays).