

## Health Reimbursement Account Information & FAQs

On July 1, 2025, Union County Government is transitioning from Marpai as the health plan claims administrator to BlueCross BlueShield of North Carolina (BCBS). While every effort has been made to make this transition as smooth as possible, Traditional health plan members will experience some disruption regarding the Health Reimbursement Account (HRA) after June 30, 2025.

Although we are transitioning to BCBS on July 1, Marpai will continue to process prior plan year medical and dental claims until December 31, 2025. Claims incurred between July 1, 2024, and June 30, 2025, but not paid before July 1, 2025, will be processed by Marpai. All claims incurred on July 1, 2025, and after will be processed by BCBS.

Employees currently enrolled in the Traditional Plan Option have an HRA embedded within the plan. Marpai currently applies the HRA automatically to eligible medical claims after you have satisfied the \$150 routine medical deductible. Currently, this process does not require any action from employees.

Due to operational changes within Marpai, the HRA will not be automatically applied to claims that were incurred within the 2024-2025 plan year but processed after June 30, 2025.

Employees with HRA balances who have claims processed by Marpai between July 1, 2025, and December 31, 2025, may submit a reimbursement claim.

Traditional plan members with an HRA balance can access the Consumer Portal through our benefits consultant, McGriff, to check HRA balances and submit reimbursement requests. McGriff has provided a [Quickstart guide](#) to help you navigate the portal and submit your reimbursement claims.

As a reminder, the frequently asked questions (FAQ) below only apply to employees enrolled in the Traditional Plan Option from July 1, 2024, to June 30, 2025.

**Important Note:** please ask your medical providers to submit claims to Marpai ASAP for any visits with dates of service before July 1, 2025.

### Frequently Asked Questions (FAQs)

<b>Q:</b>	<b>Who does this apply to?</b>
<b>A:</b>	Anyone enrolled in the Traditional Plan Option from July 1, 2024 to June 30, 2025.

<b>Q:</b>	<b>What is the time period involved?</b>
<b>A:</b>	This only applies to eligible medical claims with a date of service between July 1, 2024, and June 30, 2025. Claims with a date of service of July 1, 2025, or later will be processed by BCBS and are not eligible for HRA reimbursement.

<b>Q:</b>	<b>How will I know if I have eligible HRA funds available?</b>
<b>A:</b>	Available balances will be loaded into the new McGriff portal. Beginning July 1, 2025, you will be able to login to <a href="http://www.mcgriff.com/flex">www.mcgriff.com/flex</a> and view your HRA account balance. See page 5 of the <a href="#">Quickstart Guide</a> .  McGriff will send a Welcome Email to all employees enrolled in the Traditional Plan, whether you have a remaining HRA balance or not. Please login to the portal to confirm if you have an HRA balance.

<b>Q:</b>	<b>When does this new process start?</b>
<b>A:</b>	All claims processed by Marpai prior to July 1, 2025, will be automatically credited with HRA reimbursements. The new process begins on July 1, 2025.

<b>Q:</b>	<b>When will my balance be available in the McGriff portal?</b>
<b>A:</b>	HRA balances will be available in the McGriff portal beginning the week of July 7. Please be patient as we load the data during this transition.

<b>Q:</b>	<b>When does this new process end?</b>
<b>A:</b>	This process will end on December 31, 2025. Any claims submitted after December 31, 2025, will not be eligible for HRA reimbursement.

<b>Q:</b>	<b>Who will be processing HRA reimbursements starting on July 1, 2025?</b>
<b>A:</b>	McGriff Employee Benefit Solutions. See <a href="#">McGriff Quickstart Guide</a> .

<b>Q:</b>	<b>How do I receive my HRA reimbursement (starting July 1, 2025)?</b>
<b>A:</b>	Beginning July 1, 2025, you must submit a claim to receive an HRA reimbursement. Please see the <a href="#">McGriff Quickstart Guide</a> .

<b>Q:</b>	<b>How do I submit a claim with McGriff?</b>
<b>A:</b>	Please see the instructions starting on page 4 of the <a href="#">McGriff Quickstart Guide</a> .

<b>Q:</b>	<b>Who can I contact for assistance?</b>
<b>A:</b>	McGriff Employee Benefit Solutions may be reached at 800-930-2441 or <a href="mailto:flexinquiry@mcgriff.com">flexinquiry@mcgriff.com</a> . You may also email <a href="mailto:UCMcGriffService@mcgriff.com">UCMcGriffService@mcgriff.com</a>