Osage Nation Benefit Center FAQ's

What is the Osage Nation Benefit Center?

- The Osage Nation Benefit Center is a small customized resource center specific to the Osage Nation's Limited Health Benefit Plan.

What are the operating hours of the Osage Nation Benefit Center?

- We are available Monday – Friday 8:00am – 6:00pm EST. We have a live answering service for after hours.

How can I reach someone at the Osage Nation Benefit Center?

- You may call our team at 833-406-0969. We will respond to a voicemail or afterhours call within one (1) – two (2) business days.
- Send us an email at Osagenation@rtconsultingllc.com
- Mail us at: Osage Nation Benefit Center, 4 Main Street Peterborough, NH 03458
- Or fax us at 603-925-1357

What will the Osage Nation Benefit Center need from me when I call in?

- Please have your Osage Nation Tribal membership card/number handy.
- You may inquire about your minor children (under 18) as long as you are listed as an authorized user on their account. If your child is over 18 we ask that they call us for information regarding their account.

Enrollment/Communication

Enrollment – October 1st to December 15th Each Year

- The Osage Health Benefit Act and can be found at 16 ONC § 3-105, Section B in our code. https://osage.nation.codes/
- If someone has a child born between 12/16/2025 and 12/14/2026, they need to apply for the Health Benefit card by 12/15/2026.
- If they do not have an Osage Membership number yet for the child, please fill out the Newborn Health Benefit Card Enrollment Form and submit it to Osagenation@rtconsultingllc.com
    - To get the form, please reach out to the Benefit Center 833-406-0969
    - Osage Nation Membership Card or Certificate of Degree of Indian Blood (CDIB) Card 918-287-5389
- Once your newborn receives their Osage Membership information, you will need to send the copy of their ID card to the benefit center and then we will be able to complete the enrollment and issue their benefit card and funds.
- Note you will receive a confirmation email upon enrollment, please keep that for your records. If you do not receive one during enrollment, reach out to the Osage Nation Benefit Center to confirm your enrollment is complete.

Is there a website or phone app for the Osage Nation Health Benefit Card that I can go to for additional information or enrollment?

- Once you're enrolled and received your new Health Benefit Card, you may view more information on your card at: https://osagehealthbenefit.wealthcareportal.com
    - Please be sure to register first if you have not already.
    - ***NOTE*: When registering use the following**: Employer Name is "The Osage Nation" and your Employee ID will be your Osage Nation Tribal Enrollment number, without any leading zeroes (ex: 000856 should be entered as 856).
- For additional information, please visit: https://www.osagenation-nsn.gov/services/health-benefits-information

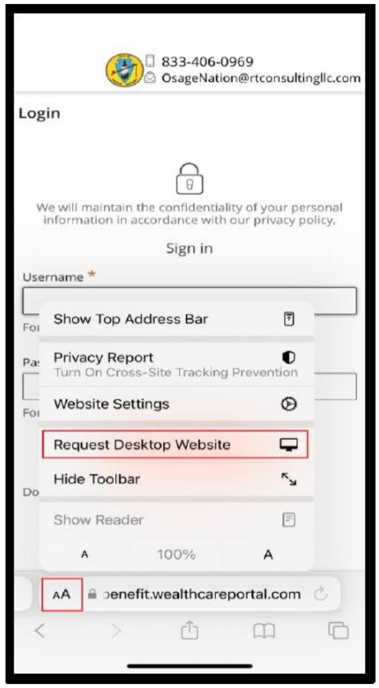
I have a smart phone, is there an app that I can download?

- Yes, you may download the app "Osage Nation Benefit Center" in your app store, on either Apple, Android or Google phones.
- ***NOTE*: You are not able to enroll/reenroll using the app. You must log through your phone's internet browser, and be sure your settings are set to desktop view (not mobile), or you may call in.**

If I do not have a smart phone or computer, how can I get enrolled?

- You may call the Osage Nation Benefit Center and complete the enrollment over the phone: 833-406-0969

When enrolling on a smartphone or tablet, be sure you log in through your phone's internet browser and turn the view to desktop website (not mobile website). Please see the screenshot below:



What to expect after enrollment

What is the benefit for 2027 provided by the Osage Nation?

- The benefit for 2027 provided by the Osage Nation is a Health Benefit Card, that will assist with making eligible purchases towards medical, dental or vision related healthcare expenses.
- For members ages 64 and under, the initial balance for the 2027 year will be $500.
  - 2027 funds will be the only funds available for members under 65.
- For members ages 65 and over, the initial balance for the 2027 year before the rollover will be $1,000.
  - 2025, and 2026 funds will be available for use in 2027 for members ages 65 and over.

What can I spend my HRA dollars on?

- You may spend your HRA dollars on eligible expenses that follow the IRS guidelines.
  - Money to be spent for expenses/services done in the calendar year.
- A great resource to use is the following website, https://fsastore.com/FSA-Eligibility-List.aspx.
- You may also view the IRS Publication 502 for a more in depth look at the guidelines by using this link https://www.irs.gov/forms-pubs/about-publication-502.
- You may use the barcode scanner function on the app to check item eligibility.
- ***NOTE*: Please keep copies of all receipts, as they may be needed for verification purposes.**

What do I do if my card is not accepted for a charge?

- There are several different reasons why your card may not work at a register, even if you are purchasing an eligible item. Please feel free to contact us to look into the transaction further.
- If you pay out of pocket, just keep the itemized receipt for that item along with proof of payment, and you'll be able to submit for reimbursement.

If I purchased an eligible item on a personal card and not the Osage Health Card, can I be reimbursed for those funds? Can I submit the reimbursement online or through a mobile app? Is there a reimbursement form?

- You may submit the reimbursement online in the Wealth Care Portal, under the "Claims" tab and selecting "Submit Claim".
- Yes, you may use a manual reimbursement form, found under the "Resources" tab in the Wealth Care Portal: https://osagehealthbenefit.wealthcareportal.com
- Health Benefit Reimbursement Forms can also be found at: https://www.osagenation-nsn.gov/member-services/health-benefits-information

  ***Be sure to include an itemized receipt indicating what was purchased, where, when and who the patient was (if applicable), along with proof of payment.**

What if I receive a bill after the beginning of the year for services received in the previous year?

- The card should only be used on expenses or services received in each calendar year.
- ***For Example***:
  John Doe – had a dental visit 12/01/2026. On 1/15/2027 he received a bill from the dentist:
  a) John may pay out of pocket to the dentist, and submit for reimbursement using John's 2026 remaining balance, **or**
  b) He may submit for reimbursement requesting his dentist be reimbursed directly from his 2026 remaining balance (please be sure you have enough balance to cover the full bill if choosing this option).

  NOTE: *You should not use your card to pay for the transaction example above. If the bill was received and paid with the card before 12/31/2026 that is allowed. If not, please follow either example a) or b) from above for payment/reimbursement options.*
- If you are enrolled in 2026, you have until 3/31/2027 to submit for reimbursement for expenses/services received in 2026.
- If you enroll for 2027, you will have until 3/31/2028 to submit for reimbursement for expenses/services received in 2027.

What can I do if I feel a transaction or reimbursement should be approved and want to appeal?

- To submit an appeal you must write a letter to RT Consulting LLC, 4 Main Street, Peterborough, NH 03458 or by sending a fax to 603-925-1357 within 180 days of the transaction.
- Include the reason you feel the claim should be approved and provide any supporting documentation.
- You are entitled to receive, free of charge upon request, any documents that are relevant to your claim for benefits.

What can I use my card to purchase?

- Medical/Dental care expenses that are the costs of diagnosis, cure, mitigation, treatment or prevention of disease, and for the purpose of affecting any part of function of the body. The expenses include payments for medical services rendered by physicians, surgeons, dentists, and other medical practitioners. They include the costs of equipment, supplies, and diagnostic devices needed for these purposes. Medical care expenses must be primarily to alleviate or prevent a physical or mental disability or illness.
- Medical care expenses **do not** include expenses that are merely beneficial to general health, such as vitamins or supplements.
- Medical care expenses include the amounts you pay for transportation to get medical care. Medical expenses also include amounts paid for qualified long-term care services and limited amounts paid for any qualified long-term care insurance contract.

Examples of eligible expenses:

- Doctor's co-pay
- Pharmacy prescriptions
- Supplies such as bandages
- Vision care including eyeglasses or contact lenses
- Insulin
- Dental care
- Nasal spray
- Inhalers
- Home medical equipment
- Diagnostic devices such as glucoses monitors or blood pressure cuffs

***Please note, over the counter medications are eligible, however, they may need to be submitted for reimbursement.**

****Only the individual's name that appears on the card can use the monies associated with the card for qualified health care expenses. It cannot be used for family members or any other members in your household.**

Rollover Rules

- The rollover for members between the **ages of 0-64** was discontinued as of 1/1/2021.
    - For calendar year 2027 – Only those funds are available for use.
        - You have until 3/31/2027 to submit for reimbursement for expenses incurred in 2026.
        - You have until 3/31/2028 to submit for reimbursement for expenses incurred in 2027.
- The rollover for members **aged 65 and over** will continue as is.
    - Two-year accrual plus new plan year, max rollover of $2,000.00 plus new plan year $1,000.00.
    - Total maximum amount, $3,000.00
        - You have until 3/31/2027 to submit for reimbursement for expenses incurred in 2026.
        - You have until 3/31/2028 to submit for reimbursement for expenses incurred in 2027.