

# Health Care Information

## for OPERS Disability Benefit Recipients



As an OPERS disability benefit recipient, you are eligible to receive a monthly Health Reimbursement Arrangement (HRA) deposit for the first five years you receive your benefit. After the initial five-year period, you will only continue to receive a monthly HRA deposit if you meet the health care age and service eligibility requirement or become eligible for Medicare due to a disability. The following provides information regarding your HRA and OPERS vision and/or dental plans when certain actions occur with your disability benefit.

### Should your monthly disability benefit payments be suspended due to non-compliance, OPERS will take the following actions:

- Discontinue providing a monthly Health Reimbursement Arrangement (HRA) deposit (if receiving).
- Terminate vision and/or dental coverage for yourself and any enrolled dependent (if enrolled).

### Once you become compliant and your disability payment resumes, the following will occur based on your prior enrollment\*:

#### 1 You were previously enrolled in OPERS vision and/or dental coverage:

- Prior vision and/or dental coverage for you and/or your dependents will be reinstated retroactively with all premiums being deducted from your next disability benefit payment\*\*\*.
- Once vision and/or dental coverage has been re-established, you may submit claims for the period that coverage was terminated.

#### 2 You were previously receiving a monthly Health Reimbursement Arrangement (HRA) deposit and remained opted in to the HRA through the OPERS Pre-Medicare Connector or maintained enrollment in a medical plan through the OPERS Medicare Connector\*\*:

- Your HRA deposits will resume and any HRA deposits held during your suspension period will also be available.
- Once HRA deposits have been re-established, you may submit claims for the period the deposits were discontinued.

#### 3 You were previously receiving a monthly Health Reimbursement Arrangement (HRA) deposit, but did not remain opted in to the HRA through the OPERS Pre-Medicare Connector while your disability benefit payment was suspended\*\*:

- Your HRA deposits will not resume.
- Your next opportunity to opt in to the HRA through the OPERS Pre-Medicare Connector will be during the OPERS open enrollment with an effective date of January 1 the following year or within 60 days of a qualifying event.

#### 4 You were previously receiving a monthly Health Reimbursement Arrangement (HRA) deposit, but did not maintain enrollment in a medical plan through the OPERS Medicare Connector while your disability benefit payment was suspended\*\*

- Your HRA deposits will not resume until you are re-enrolled into a medical plan. Please call the OPERS Medicare Connector at 1-844-287-9945 to explore your options.

\* This is subject to change if you are nearing the end of your 5-year health care eligibility period. OPERS will send you additional information prior to this period expiring.

\*\* If your HRA has a balance, you are permitted to submit eligible claims for reimbursement.

\*\*\* If your account is suspended for more than 6 months or your suspension crosses years, your OPERS vision/dental enrollments will not be automatically reinstated.

### If your Disability Benefit is Terminated:

- HRA deposits stop (*if applicable - see the HC Program Guide for more information*)
- OPERS vision and/or dental plans terminate (*if enrolled*)
- 24 month spend down period begins
  - *You must submit qualified medical expenses for reimbursement within those twenty four (24) months to use up the remaining balance in your HRA or it will forfeit without the ability to be reinstated. Qualified medical expenses must be incurred during the period in which you received your disability benefit.*

### If your OPERS Account is Refunded or All Service Credit is Transferred to Another Retirement System:

- HRA balance is immediately forfeited
  - *You are no longer considered an OPERS member.*
  - *You will NOT be able to use up the remaining balance in your HRA.*

**The following provides information regarding your HRA when you begin receiving a service retirement benefit after your disability benefit has terminated.**

### Once Service Retirement Benefit Begins:

- If you are still within your 24 month spend down period and have a remaining balance, you can begin to submit qualified medical expenses incurred as of your service retirement effective date in addition to expenses incurred during the period in which you received your disability benefit.
- If your 24 month spend down period is over, the balance you accumulated while on your disability benefit will remain forfeited. You will not be able to submit qualified medical expenses incurred during the period in which you received your disability benefit.
- You may begin to receive HRA deposits if you meet the age and service eligibility requirements and are HRA qualified.

## Important Medicare Information

Medicare is federal health insurance for people age 65 and older, under age 65 with certain disabilities, and any age with End-Stage Renal Disease (permanent kidney failure requiring dialysis or kidney transplant).

If you are currently enrolled in Medicare or become entitled to Medicare prior to turning 65, you must complete the following steps:

- Enroll in Medicare Parts A and B upon being notified of your entitlement
- Provide OPERS with a copy of your Notice of Award or documentation issued by the Social Security Administration (SSA) that includes all the following information. You may find this information by logging into your "my Social Security" account by going to [www.ssa.gov/myaccount](http://www.ssa.gov/myaccount) or calling your local SSA at 1-800-772-1213.
  - The date that you were first notified that you were entitled to Medicare
  - Your Medicare effective date(s) of coverage
  - Your Medicare claim number
- Enroll in a medical plan through the OPERS Medicare Connector to receive a Medicare monthly HRA Deposit

***Failure to notify OPERS of your entitlement to Medicare within 30 days of being notified by SSA may result in retro-termination of the HRA deposits. A retro-termination means you may be required to repay all HRA reimbursements you have received, beginning at the date you were entitled to Medicare.***