

IMPORTANT

Information for Medicare-eligible retirees employed in an OPERS-covered position



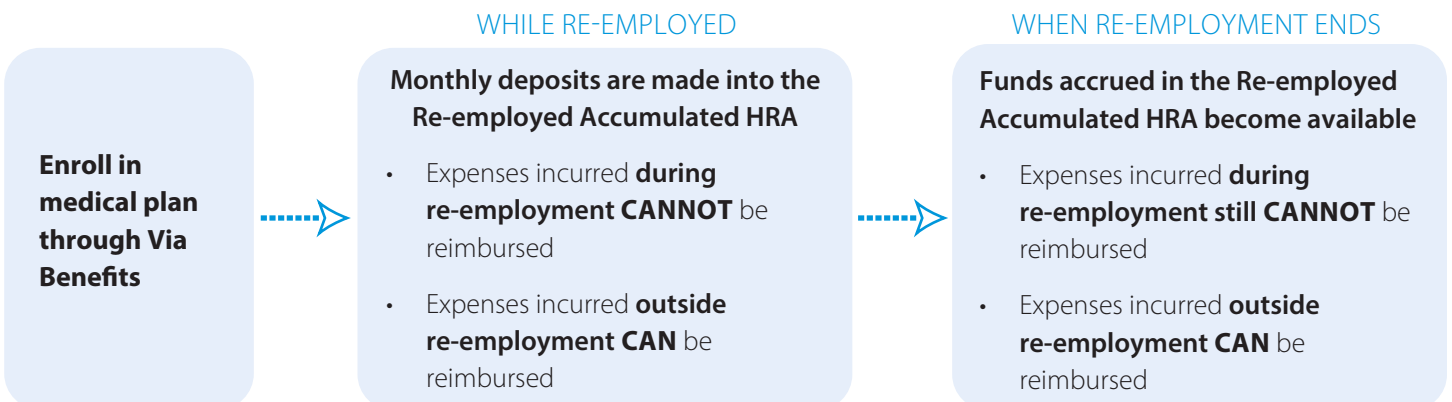
The OPERS Health Reimbursement Arrangement (HRA) is a retiree-only plan, which means it works a little differently for benefit recipients re-employed in an OPERS-covered position.

As a Medicare-eligible re-employed retiree who meets OPERS health care eligibility requirements:

- Providing you are enrolled in a medical plan through the OPERS Medicare Connector, you can receive monthly **HRA deposits in a Re-employed Accumulated HRA**. Think of this as a holding place for HRA deposits.
- You cannot receive reimbursements for expenses that are incurred during your re-employment period. To view and print your **Re-employed Accumulated HRA** balance at any time, log into your OPERS online account.

The image shows two screenshots of the OPERS My Account portal. The first screenshot, labeled with a green circle '1', shows the 'My Account' page with a red arrow pointing to the 'Health Care' menu item. The second screenshot, labeled with a green circle '2', shows the 'Health Care Information' page with a red circle around the 'Re-Employed Accumulated HRA Balance' field, which displays \$1,298.69.

- When your re-employment period ends:
 1. The balance in your **Re-employed Accumulated HRA** will be transferred to a regular OPERS HRA upon OPERS receiving official notification of your re-employment termination from your employer. In addition, an administrative fee for each month you were re-employed will be deducted from the balance in your **Re-employed Accumulated HRA** after it is transferred.
 2. Once the transfer to your OPERS HRA is complete, you will be able to use the funds you accrued within your **Re-employed Accumulated HRA** to receive reimbursements for expenses incurred outside of re-employment.



What is a Health Reimbursement Arrangement or HRA?

An HRA is an account funded by OPERS that provides tax-free reimbursement for qualified medical expenses such as post-tax monthly insurance premiums, deductibles, co-insurance and copays incurred by eligible retirees and their eligible dependents. **As a re-employed retiree, your deposits will go into the Re-employed Accumulated HRA until your re-employment period ends.** To receive the HRA, you must be enrolled in a medical plan through the OPERS Medicare Connector (Via Benefits).

What is a re-employment period?

Your re-employment period begins the first day of the month in which your employment started and ends the last day of the month in which your employment is terminated.

If you are eligible and enrolled in a medical plan through Via Benefits, your monthly deposit will be a percentage of a base allowance amount. Your allowance percentage is determined by:

1. Your years of qualified health care service credit as of your benefit effective date; and
2. Your age when you first enrolled in the OPERS group medical plan or, if you never enrolled, your age as of Jan. 31, 2022.

Your monthly HRA deposit amount will be provided on your annual open enrollment statement and is available within your OPERS online account.

EXAMPLE 1: A Medicare retiree who is enrolled in a plan through Via Benefits



James, age 67, is receiving an OPERS pension and is employed in an OPERS-covered job with the City of Toledo.

- James is enrolled in a Medicare medical plan through Via Benefits. He intends to be re-employed January through April.
- If he remains enrolled in a medical plan through Via Benefits, James can accrue monthly deposits in a **Re-employed Accumulated HRA**.
- James receives a monthly HRA deposit of \$300 (75 percent of the \$400 base allowance amount).

JANUARY - APRIL

DURING RE-EMPLOYMENT

James receives a monthly HRA deposit of **\$300** during re-employment.

By the end of April, he has a total of **\$1,200.00** in his **Re-employed Accumulated HRA**.
($\$300 \times 4 \text{ months} = \$1,200$)

He cannot receive reimbursement for any expenses incurred while re-employed.

MAY

POST RE-EMPLOYMENT

James' OPERS HRA balance is **\$1,189.60** (His **Re-employed Accumulated HRA** balance less a monthly administrative fee for four months).

James can now receive reimbursements for expenses incurred outside of his re-employment period.

