The OPERS HRA is a retiree-only plan, which means it works a little differently for those receiving a monthly benefit from OPERS and also employed in an OPERS-covered position.

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

- You can enroll in any medical plan you choose. However, you must be opted in to the OPERS HRA through Via Benefits to receive monthly HRA deposits.

- If you are receiving a monthly HRA deposit, you will receive those deposits in a Re-employed Accumulated HRA. Think of this as a holding place for your HRA deposits while you are re-employed.

- To view and print your Re-employed Accumulated HRA balance at any time, log into your OPERS online account.

- You will not be able to receive reimbursements for expenses that are incurred during your re-employment period.

- 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 reimbursement for expenses incurred outside of re-employment.
**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.

**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 a Re-employed Accumulated HRA until your re-employment period ends.**

If you are eligible for the OPERS HRA, your monthly deposit will be a percentage of the base allowance amount. Your allowance percentage is determined by:

1. The 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.*

**Via Benefits serves as the OPERS Connector**

Although it’s not required and you can enroll in any medical plan you choose, we highly recommend exploring medical coverage options with the OPERS Pre-Medicare Connector (Via Benefits). Via Benefits is a resource that helps benefit recipients understand and navigate individual and family health plan options, and also administers the HRA.

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**WHILE RE-EMPLOYED**

- Monthly deposits are made into the Re-employed Accumulated HRA
  - Expenses incurred during re-employment **CANNOT** be reimbursed
  - Expenses incurred outside re-employment **CAN** be reimbursed

**WHEN RE-EMPLOYMENT ENDS**

- Funds accrued in the Re-employed Accumulated HRA become available
  - Expenses incurred during re-employment **still CANNOT** be reimbursed
  - Expenses incurred outside re-employment **CAN** be reimbursed

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Enroll in a medical plan through Via Benefits or another source

Enroll in a medical plan through Via Benefits or another source

Enroll in a medical plan through Via Benefits or another source
Maria, age 63, is receiving an OPERS pension and is employed in an OPERS-covered job with Perry County.

- Maria is enrolled in a medical plan through Via Benefits. Each month, Maria pays a plan premium in the amount of $609 to her medical plan carrier.
- She plans to remain re-employed and is opted in to the OPERS HRA. She is receiving a monthly deposit in a Re-employed Accumulated HRA.
- Maria’s monthly HRA deposit amount is $768 (64 percent of the $1,200 base allowance amount).

### Jan. 1 – Dec. 31

**During Re-employment**

Maria pays a premium of $609 per month for medical coverage.

Maria receives a monthly HRA deposit of $768 during her re-employment.

By the end of her re-employment period, she has a total of $9,216 in her Re-employed Accumulated HRA.

($768 x 12 months = $9,216)

### Jan. 1 of the Following Year

**Post Re-employment**

Maria’s OPERS HRA balance is $9,184 (Her Re-employed Accumulated HRA balance less an administrative fee for each month she was re-employed).

*Maria can now receive reimbursements for expenses incurred outside of her re-employment period.*
What happens when I become Medicare eligible?

When you turn 65, you will be eligible for Medicare. OPERS offers an HRA for Medicare retirees as well, but it’s a little different. To continue receiving the HRA once Medicare-eligible, you will need to enroll in a medical plan through Via Benefits. OPERS and Via Benefits will send you information on the Medicare HRA requirements and how your HRA will be impacted by re-employment approximately six months prior to your 65th birthday.

**EXAMPLE 2: A Pre-Medicare retiree enrolled in a plan through his employer**

Joe, age 60, is receiving an OPERS pension and is employed in an OPERS-covered job with Wood County.

- Wood County offers Joe a group health care plan, so he is enrolled in his employer’s group plan. Each month, $420 is deducted from his paycheck for the plan premium. He intends to remain enrolled in his employer’s group medical plan while re-employed.
- Joe is opted in to the OPERS HRA. His monthly HRA deposit is $732 (61 percent of the $1,200 base allowance amount).
- Joe plans to remain re-employed for three months.

<table>
<thead>
<tr>
<th>JAN. 1 – MARCH 31</th>
<th>APRIL 1</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DURING RE-EMPLOYMENT</strong></td>
<td><strong>POST RE-EMPLOYMENT</strong></td>
</tr>
<tr>
<td>Joe pays $420 each month for his employer’s group medical plan.</td>
<td>Joe’s OPERS HRA balance is $2,188.20 (His Re-employed Accumulated HRA balance less a monthly administrative fee for three months).</td>
</tr>
<tr>
<td>Joe receives a monthly HRA deposit of $732 during his re-employment.</td>
<td>Joe can now receive reimbursements for expenses incurred outside of his re-employment period.</td>
</tr>
<tr>
<td>By March 31 he has a total of $2,196 in his Re-employed Accumulated HRA. ($732 x 3 months = $2,196)</td>
<td></td>
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