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OPERS HRA Quick Reference Guide

The following information is designed to give you a quick overview of the payment and reimbursement processes associated with your Health Reimbursement Arrangement (HRA). Use this as a quick reference guide so you can become familiar with how your HRA will work.

Please Note: Because some insurance carriers may request a premium payment upon enrollment, you can request reimbursement of your January 2016 insurance premium(s) as early as October 2015.

How it works...

1 **You select an individual medical plan through OneExchange. Then, OneExchange opens an HRA for you.**

2 **You pay your insurance premium directly to your insurance carrier and pay out-of-pocket for other eligible expenses (prescriptions, copays, etc.).**

3 **You submit your reimbursement claim to OneExchange.**

4 **OneExchange reimburses you from your HRA balance. Your reimbursement is deposited into your designated bank account.**

There are two ways to submit a reimbursement claim

Manual Reimbursement

Your first reimbursement comes within approximately three days from when your claim was approved. You may submit a claim via mail, fax or online at www.medicare.oneexchange.com/OPERS. This is an ideal solution for out-of-pocket expenses which will change from month to month.

Automatic Reimbursement

If available by your carrier, the Licensed Benefit Advisor will set up your account for Automatic Reimbursement. You are responsible for paying the premium cost directly to your insurance carrier. This is an ideal solution for premium payments. You'll receive your reimbursement at the same time each month.

We recommend you do the following:

1 Set up automatic reimbursement during your enrollment call; so it is established by early 2016.

2 But, submit your first premium payment to your insurance provider as a manual claim to OneExchange to receive your first reimbursement faster.

Please see the back of this page for more information about reimbursement.

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Who do I pay?

Payment type	Paid to whom	When	Reimbursement type
Insurance premium	Your new insurance carrier	Monthly unless another arrangement is made	Automatic or manual
Medicare A/B premiums	Social Security	Deducted from monthly SSA benefit or billed quarterly	Recurring or manual
Co-pays, co-insurance	Your provider	When medical services are provided	Non-recurring

Definitions:

- **Automatic Reimbursement** – receiving reimbursement for insurance premiums without submitting a monthly reimbursement claim form (Page 8-9)

- **Manual Reimbursement** – submitting a claim form to OneExchange each month via fax or online to receive reimbursement (Page 10)

- **Recurring Reimbursement** – receiving reimbursement automatically for expenses that are the same amount each month and occur every month throughout a calendar year

- **Non-recurring Reimbursement** – receiving reimbursement for expenses that are not the same amount each month and may occur at any time throughout the year (Page 12-14)

What documentation do I need to provide to OneExchange to complete my request for reimbursement?

✓ Who received the service
✓ Who provided the service
✓ What service was provided
✓ When the service was provided
✓ Proof you have paid or must pay

How to...

✓ Setup **Automatic Reimbursement** for your insurance premium
   a. Setup during your enrollment call with OneExchange
   b. Setup with OneExchange at any time after you have enrolled
   c. Change the setting within your OneExchange online account at medicare.oneexchange.com/opers

✓ Setup a **Recurring Reimbursement**
   a. Complete the OneExchange recurring reimbursement form
   b. Submit the form to OneExchange with proper documentation

✓ Get reimbursed for a **Non-recurring** expense
   - *Online* – submit reimbursement request and receipts using your OneExchange online account (Page12-13)
   - *Fax* – provide cover sheet, receipts and supporting documents to OneExchange (Page 13)
   - *Mail* – use the paper reimbursement request form included with this mailing and submit with receipts and supporting documentation to OneExchange (Page 14)

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www.medicare.oneexchange.com/opers