

IMPORTANT

Health Care **2022** Information for Medicare-entitled Re-employed Retirees



Beginning Jan. 1, 2022

Re-employed retirees can accrue Health Reimbursement Arrangement (HRA) deposits while re-employed. You must be enrolled in a medical plan through the OPERS Medicare Connector administered by Via Benefits to receive HRA deposits. In addition, beginning Jan. 1, 2022, OPERS will no longer offer the OPERS Medicare Secondary group plan. **The information in this fact sheet applies to Medicare-entitled OPERS retirees who are employed in an OPERS-covered position.**

Your situation now:

The OPERS HRA is a *retiree-only* plan, which means it works a little differently for re-employed retirees. As a re-employed retiree who meets OPERS health care eligibility requirements:

- You cannot receive HRA deposits while re-employed, even if enrolled in a medical plan through the OPERS Medicare Connector.
- You cannot be reimbursed for eligible medical expenses incurred while re-employed.
- You may be enrolled in the OPERS Medicare Secondary group plan and your health care allowance is applied toward the monthly premium for that plan.

Your situation **effective Jan. 1, 2022:**

The OPERS HRA is a *retiree-only* plan, which means it works a little differently for re-employed retirees. As a 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 will not be able to receive reimbursements for expenses that are incurred while you are re-employed. To view your **Re-employed Accumulated HRA** balance at any time, log into your OPERS online account.
- Upon termination of your re-employment, you will be able to use the balance you accrued while working to receive reimbursement for expenses that are incurred outside of re-employment. An administrative fee of \$2.60 will be deducted from the balance in your **Re-employed Accumulated HRA** for each month you were re-employed.

OPEN ENROLLMENT
OCT. 15 – DEC. 7, 2021

WHILE RE-EMPLOYED

WHEN RE-EMPLOYMENT ENDS

Enroll in medical plan through Via Benefits

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

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

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 ends.** To receive the HRA, you must be enrolled in a medical plan through the OPERS Medicare Connector (Via Benefits).

If you are eligible and enrolled in a medical plan through Via Benefits, your monthly deposit will be a percentage of the \$350 base allowance amount in 2022. 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 ACTION STEPS if you want to start accumulating funds within an HRA in 2022

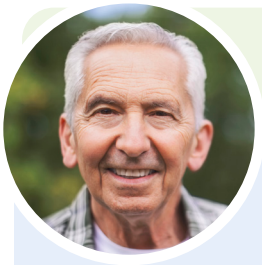
- Enroll in both Medicare Parts A and B (if you haven't already)
- **Enroll in a medical plan with the OPERS Medicare Connector administered by Via Benefits between Oct. 15 and Dec. 7, 2021.**

HOW TO ENROLL IN A PLAN

Contact Via Benefits, the OPERS Medicare Connector, during open enrollment (Oct. 15 through Dec. 7, 2021)

- By Phone at 844-287-9945
- Online at my.viabenefits.com/opers

EXAMPLE 1: A Medicare retiree who is currently 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.

- He is not eligible to receive the OPERS HRA in 2021, but is enrolled in a plan through Via Benefits.
- If he remains enrolled in a medical plan through Via Benefits, he will begin to accrue deposits in a **Re-employed Accumulated HRA** in 2022.
- His monthly HRA deposit will be \$262.50 (75 percent of the \$350 base allowance amount).

OCT. 15 – DEC. 7, 2021

OPEN ENROLLMENT

James chooses to keep his current Medicare Advantage Plan (medical plan) through Via Benefits for 2022.

JANUARY - APRIL 2022

DURING RE-EMPLOYMENT

James receives a monthly HRA deposit of **\$262.50** during re-employment.

By the end of April, he has a total of **\$1,050.00** in his **Re-employed Accumulated HRA**.
($\$262.50 \times 4 \text{ months} = \$1,050$)

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

MAY 2022

POST RE-EMPLOYMENT

James' OPERS HRA balance is **\$1,039.60** (His **Re-employed Accumulated HRA** balance less a \$2.60 monthly administrative fee for four months in 2022).

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

EXAMPLE 2: A Medicare retiree who is currently enrolled in employer coverage



Carol turned 65 in January of 2021 and has been re-employed in an OPERS-covered position since 2019.

- For 2021, Carol is enrolled in her employer-sponsored health plan.
- Her current employment makes her ineligible to receive HRA deposits from OPERS in 2021.
- She plans to remain re-employed through December of 2022.
- She plans to enroll in a medical plan through Via Benefits for 2022 to begin receiving monthly HRA deposits in a **Re-employed Accumulated HRA**.
- Her monthly HRA deposit will be \$231 (66 percent of the \$350 base allowance amount).

OCT. 15 – DEC. 7, 2021

OPEN ENROLLMENT

Carol enrolls in a Medigap plan (medical plan) through Via Benefits for 2022.

JANUARY - DECEMBER 2022

DURING RE-EMPLOYMENT

Carol receives a monthly HRA deposit of **\$231** during her re-employment.

At the end of December 2022, she has a total of **\$2,772** in her **Re-employed Accumulated HRA**.
($\$231 \times 12 \text{ months} = \$2,772$)

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

JANUARY 2023

POST RE-EMPLOYMENT

Carol's OPERS HRA balance is **\$2,740.80** (Her **Re-employed Accumulated HRA** balance less a \$2.60 monthly administrative fee for each month in 2022).

Carol can now receive reimbursements for expenses incurred outside of re-employment.



EXAMPLE 3: A Medicare retiree who is currently enrolled in the OPERS Medicare Secondary group plan



Betty just retired in March of 2021 at the age of 65 with 25 years of service.

- She immediately went back to work in another OPERS-covered position.
- She is eligible for a 76 percent health care allowance, but her current employment makes her ineligible to receive monthly HRA deposits from OPERS in 2021.
- Rather than enroll in a plan through Via Benefits, she enrolled in the OPERS Medicare Secondary group plan.
- Each month, \$109.75 is deducted from her retirement benefit to pay the premium for the OPERS Medicare Secondary group plan. Because this plan will no longer be offered in 2022, Betty will enroll in an individual Medicare medical plan through Via Benefits in order to begin receiving monthly HRA deposits in 2022.
- Betty intends to remain re-employed through December 2022.

MARCH 1 – DEC. 31, 2021

OPEN ENROLLMENT

Betty is enrolled in the OPERS Medicare Secondary group plan for 2021. During open enrollment, she will enroll in a Medicare medical plan through Via Benefits for 2022..

JANUARY – DECEMBER 2022

DURING RE-EMPLOYMENT

Betty receives a monthly HRA deposit of **\$266** during her re-employment.

At the end of December, she has a total of **\$3,192** in her **Re-employed Accumulated HRA**.
($\$266 \times 12 \text{ months} = \$3,192$)

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

JANUARY 2023

POST RE-EMPLOYMENT

Betty's OPERS HRA balance is **\$3,160.80** (Her **Re-employed Accumulated HRA** balance less a \$2.60 monthly administrative fee for each month in 2022)

Betty can now receive reimbursements for expenses incurred outside of re-employment.

On the [Health Care 2022](#) page at [opers.org](#), you will find directions on how to determine your monthly HRA deposit in 2022. Your monthly HRA deposit will also be included within your 2022 Open Enrollment statement which will be mailed to you by OPERS in September.

Please watch your mail for information from both OPERS and Via Benefits in the coming months.

