

Get HRA Ready!

This guide will provide an overview of **how your Health Reimbursement Arrangement (HRA) will work.**

- ✓ How to receive a reimbursement
- ✓ What's considered an eligible expense
- ✓ How to avoid a claim from being denied



What is a Health Reimbursement Arrangement (HRA)?

An HRA allows OPERS to provide you with funds to reimburse you and/or your spouse for eligible health care expenses. The HRA allowance is tax-free because it's a reimbursement arrangement.

Who is eligible to receive a HRA?

Primary pension recipients and spouses* who meet health care eligibility and the following:

- ✓ Are enrolled in both Medicare Parts A and B
- ✓ Enroll in an individual medical plan through OneExchange

Will I pay my monthly premiums to OPERS or OneExchange?

Monthly premiums should be paid to your insurance carrier – not OPERS and not OneExchange. **Most insurance carriers will take the following payment types:**

- ✓ Check
- ✓ Credit Card
- ✓ Auto-deduction from your bank account

*Spouses always have access to the connector and will receive an allowance through 2017. The retiree's allowance can be used to reimburse spouse's medical expenses even after the spouse is no longer receiving an allowance.

What are eligible medical expenses?

You, your spouse and eligible dependents can request reimbursement for the following expenses:

- ✓ Medical and prescription plan premiums
- ✓ Medicare Part A premiums
- ✓ Medicare Part B premiums
- ✓ Medical deductibles
- ✓ Qualified out-of-pocket medical expenses as allowed by the IRS
- ✓ Vision and dental premiums

OneExchange will provide a list of commonly used eligible expenses with the *Getting Reimbursed Guide*. To access a full eligible expenses list, visit www.irs.gov, under Publication 502.

How will I request reimbursement for my eligible medical expenses?

You will request reimbursement from OneExchange – not OPERS and not the insurance carrier. **You can request reimbursement the following ways:**

- ✓ Mail or fax in a paper claim form to OneExchange
- ✓ Submit the claim online through your OneExchange Personal Profile
- ✓ Set up auto-reimbursement through OneExchange

See reverse side for more information about the reimbursement process.

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

- Who incurred the expense
- Who provided the service
- What service was provided
- When the service was provided
- Proof of payment or receipt may be requested

It may take more than one piece of documentation to provide this information, and your request may be denied if OneExchange does not receive all of the proper documentation.

→ **The only reimbursement request you can submit during 2015 is your first premium payment to your insurance provider.**

It will represent your January 2016 allowance amount.

Important facts you need to know:

OneExchange is not an insurance carrier. Licensed Benefit Advisors employed by OneExchange will help you enroll into a medical plan provided by an insurance carrier.

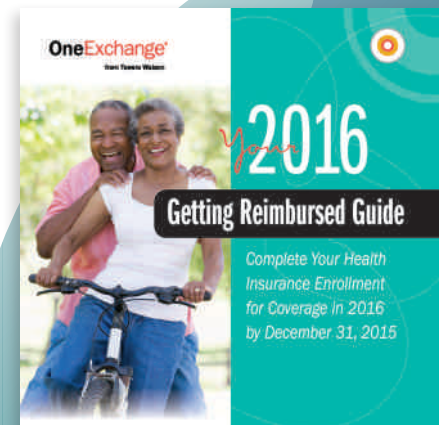
If you enroll in a plan through OneExchange, medical premiums will no longer be taken out of your pension benefit effective January 1, 2016. You will pay your monthly premium to the insurance carrier you select through OneExchange.

Spouses will no longer receive an HRA allowance effective January 1, 2018. However, the retiree's allowance could be used to cover the spouse's costs.

HRA balances will roll over from month-to-month and year-to-year.

If you are re-employed in an OPERS-covered position, restrictions will apply to your HRA deposits and reimbursements.

Additional information about the HRA will be mailed to you after you complete your enrollment. Watch your mailbox for the OneExchange *Getting Reimbursed Guide*.



How it works...

1

You select an individual medical plan through OneExchange.

OneExchange opens your HRA for you.

2

You pay your insurance premium directly to your insurance carrier or you have a medical/pharmacy.



- Insurance Carrier
- Hospital
- Doctor

3

You submit your reimbursement claim to OneExchange.

OneExchange will process the claim and send you an Explanation of Payment (EOP).*

4

OneExchange reimburses you from your HRA balance. Your reimbursement will be deposited into your designated bank account.

*An EOP details your paid reimbursements, available balance and the amounts you have been reimbursed.

OPTION 1

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.

www.medicare.oneexchange.com/OPERS

Eligible expenses for you and your spouse:



Out-of-pocket expenses
(prescription costs, copays, etc.).



Insurance premiums
(medical, prescription, dental, vision).



Parts A & B premiums



OPTION 2

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. You only need to provide documentation once as long as you stay in the same plan. This is an ideal solution for recurring expenses – such as premium payments.



You'll receive your reimbursement at the same time each month.

Eligible expenses for you and your spouse:



Insurance premiums
(medical, prescription, dental, vision).



Parts A & B premiums

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.

