

# YOUR spending ACCOUNT™

## IMPORTANT BENEFITS NOTICE REGARDING YOUR HEALTH REIMBURSEMENT ACCOUNT (HRA) - PLEASE READ (This information is applicable to LQ-Occupational retirees only)

Here are some frequently asked questions and a guide to submitting claims that will help you get the most from your HRA. If you have additional questions or need assistance, please call the number listed on the enclosed Welcome letter.

**Q:Who administers the Health Reimbursement Account (HRA)?**

A: It is administered by "Your Spending Account" (YSA). This name will be on the envelopes you receive from them and their contact information is on the enclosed Welcome letter.

**Q:How do I get reimbursed from my HRA?**

A:You can file for a reimbursement as instructed on the reverse of this sheet. Also see the Auto-reimbursement Question below.

**Q:Can I set up my insurance policy premium to be paid directly from my HRA?**

A: No, you must make your payment directly to the carrier first, and then be reimbursed from the HRA.

**Q:Once I submit a reimbursement form and any required documents, how long do I have to wait for my reimbursement payment?**

A:Generally, if approved, you can expect payment within three to five business days if you have direct deposit. It can take an additional seven to ten business days for a paper check. You can set up direct deposit online or call YSA.

**Q:How often can I submit for reimbursement or what if I pay my premium in advance?**

A:You can file claims as you incur them or monthly, quarterly, etc. as long as you have your required proof (including proof for any advanced payments you have made). You have until March 31 of the following year to submit for claims incurred by December 31 of current year.

**Q:How does auto-reimbursement (AR) work?**

A:Auto-reimbursement requires you to first pay your insurance premium (via check, banking account, etc.) directly to the carrier in order to be reimbursed. Once payment is received by the carrier, the carrier will notify OneExchange (who notifies YSA) that you have paid and that will initiate the reimbursement process. **AR is only available if you enroll through OneExchange.** *You must advise them that you want this feature when you enroll, if the carrier you selected participates in this process.* This process can take up to several months for the initial set up and again at the beginning of each year. (Note: **You can file for the first few months via manual form during this time.**)

Premiums that are deducted from your Social Security checks are not auto-reimbursable. See the reverse side for other options.

**Q:Do I have to use auto-reimbursement if my insurance carrier supports it?**

A:No. You do not have to use auto-reimbursement—some retirees choose not to do this in order to have more control over their claims or to save money for future years if the cost of their health care increases. If you set this up and change your mind, you can turn off auto-reimbursement by contacting OneExchange and telling them you would like to disable this feature. Please note that when you turn off auto-reimbursement, you will need to file manual claims in order to receive reimbursement from the HRA.

**Q:Will I receive monthly statements from YSA?**

A:No. However, at the end of the calendar year, YSA will send out a statement (fourth quarter) to those who have a balance left in their HRA. This will help to serve as a reminder to file claims for unused funds for that calendar year if desired. If you have access to the internet, you can log on to your HRA account with YSA at any time to view your available balance and claim activity. You may also call YSA to obtain this information and they can mail you a statement during the year.

**Q:What expenses can I turn in to the LQ-Occ HRA for reimbursement? What about group premiums for another plan?**

A: Any expenses allowed as a deduction under the IRS 213(d) regulations. This includes items such as **after tax** premiums (medical, dental and vision), Medicare Part-B premiums, copayments, deductibles, glasses, etc. You can find a list of permissible medical expenses on the IRS.gov website or on the YSA website. You may also call and ask YSA if certain items are allowable for reimbursement. (Note: Group plan premiums must be paid for on a post-tax basis to be reimbursed. Therefore, other group plan premiums through an active employer plan paid for by pre-tax dollars are not allowed by the IRS. You must provide proof of the tax status of the payment.) Contact YSA for more information.

See the reverse side for instructions on how to file a claim for reimbursement from your LQ-Occ Medicare HRA.