Understanding Your Retiree Health Reimbursement Arrangement (RHRA)
What’s an HRA?

- A Health Reimbursement Arrangement (HRA) is an account funded by WSU that will reimburse you for tax-free eligible:
  - Medical, dental and vision expenses
  - Medical premiums
Who’s eligible?

- Retirees enrolled in the 2016 VRIP
  - Retiree’s spouse at time of retirement
  - Retiree’s dependent child(ren) at time of retirement
    - Under the age of 27
What are eligible expenses?

- Eligible expenses are determined by IRS:
  - IRS Code Section 213(d)

- Examples of eligible expenses for Medical, dental and vision include:
  - Co-pays, deductibles, coinsurance
  - Prescription drugs
  - Prescription glasses and sunglasses, lasik eye surgery
  - Dental exams, fillings, oral surgery, dentures
  - Hearing aids

- Examples of eligible insurance premiums:
  - Paid with after-tax dollars
    - COBRA, STRS, OPERS and Medicare Premiums
What are ineligible expenses?

- Ineligible expenses are determined by IRS:
  - IRS Code Section 213(d)

- Cosmetic surgery and procedures
  - Teeth whitening, varicose vein treatment, etc.

- Over-the-counter medicines and drugs
  - Potentially eligible with prescription

- Athletic club memberships

- Weight loss programs

- Premiums paid with pre-tax dollars
When will funds be deposited?

- Participants will receive 3 deposits of $5,000

1\textsuperscript{st} by Sept 30, 2016 or the end of the first month immediately following retirement, \textit{whichever is later}

2\textsuperscript{nd} No later than the end of the 13\textsuperscript{th} month immediately following retirement.

3\textsuperscript{rd} No later than the end of the 25\textsuperscript{th} month immediately following retirement.

! [Warning] Each retiree’s HRA will be debited an annual admin fee of $42 after each deposit (1\textsuperscript{st}, 13\textsuperscript{th}, and 25\textsuperscript{th} month).
HRA Timeline

• **Period of coverage:** When eligible medical expenses can be incurred.

  3 years and 9 months from the retiree’s effective date of coverage in the plan.

  ![Timeline Diagram](image)

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• **Run-Out period:** 3 months to begin immediately after the last day of the period of coverage.

  ![Run-Out Period Diagram](image)

  - Funds will automatically rollover in years 1, 2 and 3. Any funds at the end of year 4 will be forfeited.
• Sue’s HRA will be opened on Oct. 1, 2016 and her annual contributions will be deposited as follows:
  - 1st $5,000 by Oct. 31, 2016
  - 2nd $5,000 by Oct. 31, 2017
  - 3rd $5,000 by Oct. 31, 2018

• Period of Coverage: Oct. 1, 2016 - June 30, 2020
  - When eligible medical expenses can be incurred.

• Run-Out Period: July 1, 2020 - Sept 30, 2020
  - Final claim submission for expenses incurred during Period of Coverage.

• All funds remaining on Oct 1, 2020 will be forfeited.
How to file a claim?

- Along with an HRA reimbursement form, you must submit:
  - Itemized statement from provider or Explanation of Benefits (EOB) from insurance
    - Per IRS regulations, all documentation must include:
      - Provider Name
      - Patient Name
      - Date of Service
      - Description of Service
      - Amount
  - Register receipt for prescription drugs
  - Insurance premium bill for premium reimbursement
    - **COBRA participants** - When submitting premium payments to UMR, WSU’s COBRA vendor, enclose a letter requesting proof of payment.
    - **Medicare participants** - Submit a copy of your Medicare enrollment letter with your RHRA claim form.
Claim submission

Online
Login to your account
Click the “file a claim” link

Mobile App
myCafeteriaPlan On-the-Go™

Mail
432 East Pearl Street
Miamisburg, OH 45342

Fax
937.865.6502
Beneficiaries

- In the event of your death, the account will be transferred to your designated beneficiary.

- Any outstanding and/or future contributions will be deposited into the beneficiary’s account.

- Beneficiary participation will continue until the end of the period of coverage and include the three month run-out period.
How do I enroll?

• HR will automatically enroll you and your eligible dependents into this benefit.

• myCafeteriaPlan will send you an electronic Welcome Letter.
  o Website
  o Online account
  o Mobile App
  o How to file a claim
  o Mandatory direct deposit
MOBILE: Conveniently manage your account information when you want, from wherever you want. Whether on your couch or at the store, the myCafeteriaPlan On-the-Go™ Mobile App for iOS® or Android™ devices makes it easy to manage your benefit accounts on the go.

myCafeteriaPlan On-the-Go™ Mobile App provides you with seamless account access since it is an extension of the Consumer Portal – and doesn’t require you to setup any additional credentials. The myCafeteriaPlan On-the-Go™ Mobile App provides time-saving options for you too:

- Check current HRA balance
- View account activity
- View transaction details
- File new claims with receipt images
- Upload receipt images to existing claims
Next Steps!

- Review your *Welcome Letter* from myCafeteriaPlan
- Visit www.mycafeteriaplan.com
- View your online account
- Check your profile information on your account
- Sign up for direct deposit via www.mycafeteriaplan.com
- Download the Mobile App myCafeteriaPlan On-the-Go™
Contact Information

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432 East Pearl Street
Miamisburg, OH 45342
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