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
  - After-tax medical premiums
    - Paid with after-tax dollars
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:
  o IRS Code Section 213(d)

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

• Examples of eligible insurance premiums:
  o 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 (i.e. aspirin, allergy and cold medication)

- 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

1st By Sept 30, 2016 or by the end of the first month immediately following retirement, *whichever is later.*

2nd No later than the end of the 13th month immediately following retirement.

3rd No later than the end of the 25th month immediately following retirement.

Each retiree’s HRA will be debited an annual admin fee of $42 after each deposit (1st, 13th, and 25th months).
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.

  ![Year 1](image1) ![Year 2](image2) ![Year 3](image3) ![Year 4 (3 months)](image4)

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

  ![Warning](image5)

  Funds will automatically rollover in years 1, 2 and 3. Any funds at the end of year 4 will be forfeited.
Example: Sue Young

- Sue’s HRA will be opened by 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.
    - **OPERS/STRS** - Submit a copy of your direct deposit stub.
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 enrolled dependents.

• 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 enroll your eligible dependents as provided by you on the dependent enrollment form.

- myCafeteriaPlan will send you an electronic Welcome Letter:
  - Website
  - Online account
  - Mobile App
  - How to file a claim
  - Mandatory direct deposit
Get Started: myCafeteriaPlan.com
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

Download the Mobile App
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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