



Welcome!

Please take a moment to complete the **BEFORE the Presentation** section of the survey card.



Understanding Your OPERS HRA

For Pre-Medicare and
Medicare Retirees

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Health Care Disclaimer

This presentation reflects current information. There is no promise, guarantee, contract or vested right to access to health care coverage or a premium allowance.

The OPERS Board of Trustees has the discretion to review, rescind, modify or change the health care plan at any time.

Although health care is not a statutory requirement, OPERS understands that meaningful health care is part of a secure retirement.

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Who's in the Audience Today?

- Who is already set up for Automated Reimbursement of their health care premiums?
Automatic, Express or Recurring reimbursement
- Who has started using Express Reimbursement?
Most commonly used for Pre-Medicare premiums
- Who carries a balance in their HRA?
We'll help you identify other expenses to submit for reimbursement
- Who uses the Via Benefits mobile app and/or website?

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Who Needs Additional Support?

Workshop After the Presentation

Walkthrough of the **Via Benefits Mobile App** and **Via Benefits Website** for those who are not actively using their HRA.

We'll review:

- How to download the app and create your account
- How to submit other eligible expenses for reimbursement
- How to view your account activity

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We're Going to Review the Questions:

- 1 What do I need to understand to use my HRA?
- 2 What are my reimbursement options?
- 3 How do I submit a reimbursement request?
- 4 How can a friend or family member help me with my HRA?

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Today You Will Leave Here Understanding:



The Basics of an HRA

The Reimbursement Process

Caregiver Access to Your HRA

Questions and Recommendations

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OPERS HRA Basics



The Medicare base allowance amount will increase to \$400 in 2025

- An HRA is an account funded by OPERS that provides tax-free reimbursement for qualified medical expenses.
- Your monthly deposit (or allowance) is a percentage of a monthly base allowance amount. The percentage is determined by your age and years of service.
 - Pre-Medicare base allowance is \$1,200
 - Medicare base allowance is \$350

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OPERS HRA Basics

- When the HRA model was adopted, it was intended to offset some of the cost of your health care plan premiums, not reimburse 100% of your health care expenses.



The HRA is not a savings account, nor should it be thought of as emergency savings.

The only way to receive the funds in your HRA is through reimbursements of your qualified health care expenses.

When you receive reimbursement of your claims, the funds are then yours to spend as you wish or pass on to your heirs.

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OPERS HRA Basics

- **Pre-Medicare recipients** are required to opt in to the HRA to receive monthly deposits.
- **Medicare recipients** are required to enroll in Medicare Parts A and B, and an individual Medicare plan through Via Benefits to receive monthly deposits.



You should know your monthly HRA deposit amount and the total amount of your monthly premiums.

This will give you a good idea of what you can expect from your HRA reimbursements.

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The Reimbursement Process

Via Benefits serves as the HRA administrator and will process your expense reimbursement requests.



OPERS
deposits your allowance into your HRA



YOU
must pay eligible medical expenses first



YOU
submit a reimbursement claim



VIA BENEFITS
will reimburse you via direct deposit

Via Benefits refers to allowance deposits as monthly contributions to your account.

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Knowledge Check

Does Via Benefits charge a monthly fee to administer the OPERS HRA?

- A. Yes
 - B. No
- Via Benefits charges a monthly service fee of \$2.60 which is deducted from your HRA account.



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What Are Eligible Expenses?



Per IRS regulations, only post-tax premiums are eligible for reimbursement from an HRA.

Most employer sponsored plan premiums are paid with pre-tax payroll deductions and therefore ineligible for reimbursement from your HRA.



Post-tax Premiums

- Medical
- Prescription
- Dental
- Vision
- Medicare Part B
- Long Term Care

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Example of Expenses for Reimbursement

This is an example of a Medicare retiree's monthly premium expenses.

Notice that expenses exceed the monthly allowance from OPERS by \$45.77.

Why is this significant?

Medigap Plan G	\$205.00
Prescription plan	+ \$57.00
OPERS Dental plan	+ \$39.13
OPERS Vision plan	+ \$4.64
Total Expenses	= \$305.77
Allowance (Contribution)	- \$260.00
Difference (On-Hold)	= \$45.77

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Example of Expenses for Reimbursement



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Automate Your Premium Reimbursement

Automate your premium reimbursement one of three ways:

1. Automatic Reimbursement
2. Express Reimbursement
3. Recurring Reimbursement

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Automatic Premium Reimbursement

Description	<ul style="list-style-type: none"> ▪ The most convenient reimbursement method as supporting documents are never required. Automatic Reimbursement allows you “Set it and forget it!”
Use for these premiums	<ul style="list-style-type: none"> ▪ Medicare medical and drug plan ▪ Medicare Part B ▪ OPERS vision and dental ▪ Vision and dental through Via Benefits
How to set up	<ul style="list-style-type: none"> ▪ Turn on from the Funds and Reimbursements page of the Via Benefits website or by calling Via Benefits
How to renew	<ul style="list-style-type: none"> ▪ It will auto renew, if you stay in the same plan

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Express Premium Reimbursement

Description	<ul style="list-style-type: none"> ▪ A convenient method to use if Automatic Premium Reimbursement is unavailable, such as for Pre-Medicare premiums.
Use for these premiums	<ul style="list-style-type: none"> ▪ Pre-Medicare medical plan ▪ Medicare medical and drug plan ▪ Vision and dental through Via Benefits
How to set up	<ul style="list-style-type: none"> ▪ Follow the onscreen prompts for eligible expenses in the Reimbursement Center online or in the Via Benefits app
How to renew	<ul style="list-style-type: none"> ▪ You must request this each year, and if your premium changes

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Recurring Premium Reimbursement

Description	<ul style="list-style-type: none"> ▪ A useful option if neither of the other methods are available.
Use for these premiums	<ul style="list-style-type: none"> ▪ Pre-Medicare medical plan ▪ Medicare medical and drug plan ▪ Medicare Part B ▪ Vision and dental
How to set up	<ul style="list-style-type: none"> ▪ Mark premiums as recurring during expense submission online or on a paper request form
How to renew	<ul style="list-style-type: none"> ▪ You must submit a new request each year, and if your premium changes

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Premium Reimbursement Summary

Automatic	Express	Recurring
Utilize First	Utilize Next	Utilize Last
<ul style="list-style-type: none"> ➢ Most convenient reimbursement feature ➢ Does not need renewed yearly ➢ Supporting documents are not required ➢ Use for most Medicare, vision, and dental plans including OPERS vision and dental ➖ Not available for Pre-Medicare plans 	<ul style="list-style-type: none"> ➢ Use for reimbursement of both Medicare and Pre-Medicare plan premiums ➢ Simple submission process ➢ Reduces the number of denials ➖ Must be submitted each year ➖ Not available for all plans; dependent on insurance carrier ➖ Must be enrolled in a plan through Via Benefits 	<ul style="list-style-type: none"> ➢ Can be used for plans enrolled outside of Via Benefits

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Knowledge Check

True or False – Automating the reimbursement of your monthly premiums is the easiest way to manage your HRA.

- A. True
 - B. False
- Automating the reimbursement of your monthly premiums eliminates the need to submit out-of-pocket expenses for reimbursement. For most retirees, your premiums alone will use up your monthly allowance.

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Knowledge Check

What are the benefits of establishing Automatic Premium Reimbursement?

- A. Supporting documents are never needed
- B. It never needs renewed
- C. Can be used with most premium types
- D. All of the above

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Reimbursement for OPERS Vision and Dental

As a convenience to you, **OPERS and Via Benefits will set up Automatic Premium Reimbursement for your OPERS vision and dental premiums** with no action required from you.

To opt out, call Via Benefits or sign into your online profile. Select **View Accounts** under **Funds and Reimbursements**, then **View Automatic Premium Reimbursement** to view and change your settings.

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Reimbursement for Medicare Part B

You can turn on Automatic Premium Reimbursement for your Medicare Part B premium of \$174.70. You won't need to submit supporting documents because Via Benefits is able to verify the standard Part B premium on your behalf.

If subject to the **Income Related Monthly Adjusted Amount (IRMAA)** and pay a higher Medicare Part B premium due to your income level, you'll need to submit your IRMAA adjustment through a separate reimbursement request.

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Collect Your Supporting Documents

To request a recurring or one-time reimbursement of your premiums, provide a **Proof of Coverage letter** or **Premium Statement** from your insurance carrier.

The premium payment amount entered must match the amount on your supporting document, and the coverage period start date should be used as the date of service, not the date of payment.

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Explanation of Unpaid Expenses (EOUE)

The EOUE is used when any part of your expense reimbursement request:

- Is Denied or Not Approved
- Requires more documentation
- Is used for offset of a prior overpayment
- Is "on hold" due to insufficient HRA balance

Explanation of Unpaid Expenses

HRA Available Balance \$0.00

Date of Service	Expense ID	Amount	Type	Provider/Carrier	Amount Reimbursed	Not Approved	Reason Not Paid
01/01/2024	12345678	\$100.00	Prescription	CVS	\$0.00	\$100.00	1

The Reason Not Paid will provide instructions about what is needed to complete the reimbursement request.

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Knowledge Check

What is the reason why claims are put "On Hold"?

Claims are put "On Hold" when your HRA balance for the month has been exhausted or there are not enough funds available to pay a claim until the next monthly deposit is received.



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Need Help Managing Your HRA?

Grant a Caregiver Permission to Provide Support

Establish a family member or loved one as an authorized representative

Three levels of authorization you can grant:

1. Limited Authorization to Release Personal Information

Allows a representative to get information only

2. Full Authorization to Release Personal Information

Allows a representative to act on your behalf

3. Power of Attorney (POA)

Allows a representative to act on your behalf and make decisions

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Need Help Managing Your HRA?

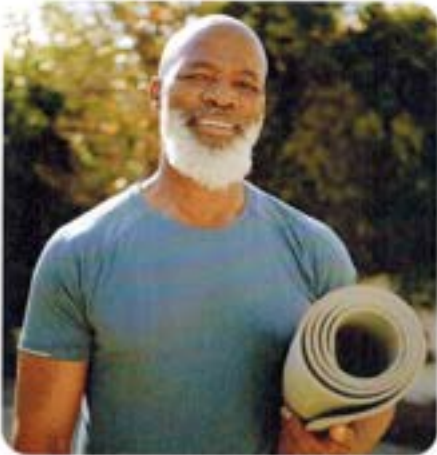
- Money in the OPERS HRA does not pass on to other family members following the death of a Benefit Recipient – **it is not a savings account**
- Unused HRA balances are forfeited 24 months following date of death
- Authorized representative may submit requests for the member or an eligible dependent prior to the OPERS HRA's forfeiture
- Eligible dependents can also submit expenses to spend down balance
- Reminders will be sent 180 and 30 days prior to forfeiture of the OPERS HRA



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Question: Dual HRA Households

Q.

My wife and I are both retired with an OPERS pension benefit, and we both receive a monthly HRA deposit. We are enrolled in a family medical plan. How should we request reimbursement for our medical plan premium?

A.

For married couples who both receive an OPERS HRA and have a Pre-Medicare family plan, the premium can be reimbursed fully from one HRA account or split in half from both accounts.

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Question: COBRA Premiums

Q.

Can I receive reimbursement of my COBRA plan premiums?

A.

Yes, you can submit **post-tax** COBRA premiums for reimbursement monthly. Supporting documents and proof of payment are required with every request. Automatic Reimbursement is not available.

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Question: Medicare Plan Change

Q.

My insurance carrier told me about other Medicare plans available that may suit my needs better. Can I change to a different plan with my carrier?

A.

Contact Via Benefits to change plans. If you change plans directly through your carrier, your HRA funding will stop.

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Question: Financial Hardship

Q.

If I experience a financial hardship and stop paying my Medicare Part B or supplemental plan premiums, would I still receive my HRA allowance?

A.

No. If you stop paying your premiums you will be disenrolled from your medical plan which would make you ineligible to receive HRA deposits. This situation may also lead to an overpayment of reimbursements that will have to be paid back, as well as back payments owed to Medicare.

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Question: Re-Employment

Q.

What happens to my HRA if I return to work in an OPERS part-time position?

A.

Re-employment in an OPERS-covered position, regardless of full-time, part-time or seasonal status, means that your allowance will be deposited in a separate **Re-employed Accumulated HRA** which is not combined with your primary (existing) HRA balance.

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Re-Employment

Federal regulations state that re-employed retirees are eligible to receive allowance deposits to their HRA plan, but ineligible from receiving reimbursements for expenses incurred during re-employment.

During Re-employment

Funds in the **Accumulated HRA** are not accessible. However, existing HRA balances will continue to be accessible for reimbursement of eligible expenses that were incurred prior to re-employment.

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Re-Employment

Federal regulations state that re-employed retirees are eligible to receive allowance deposits to their HRA plan, but ineligible from receiving reimbursements for expenses incurred during re-employment.

After Re-employment

The deposits accrued in your **Accumulated HRA** will be added to your primary (existing) HRA and accessible for eligible expenses incurred outside of the re-employment period.

Admin fees will be deducted equivalent to the number of months you were re-employed.

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Keep Tabs on Your HRA Balance

App – Gives you access from your mobile device

Online – Sign into your account at my.viabenefits.com/opers and navigate to the Reimbursement Center

Balance reminder letters – You'll receive one in the spring and one in the fall if you have a balance and if you have not submitted a reimbursement request in the past 90 days.

Over the phone: 1-844-287-9945

Take advantage of voice-activated information. After identifying yourself, get instant results by saying:

- **"Balance"** – Hear your current HRA balance
- **"Forms"** – Request HRA-related forms be mailed to your mailing address on file
- **"Status"** – Hear the amount, date, and status for your three most recent reimbursement requests

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After the Break - Workshop

We'll begin with a walkthrough of the **Via Benefits Mobile App** for those who are not actively using their HRA, and for those who are using their HRA but would like to learn more about the app.

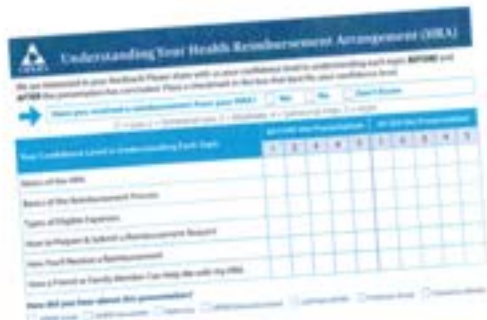
We'll review:

- How to download the app and create your account
- How to submit other eligible expenses for reimbursement

Afterwards, we'll review the HRA section of the **Via Benefits Website**.

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Thank you for attending!

Please take a moment to complete the **AFTER the Presentation** section of the survey card.

QUESTIONS ANSWERS

Appendix

Submitting Reimbursement Requests by Mail

If you need to submit a claim for reimbursement using a paper **Reimbursement Request Form**, following these steps:

Step 1: Prepare your request

Step 2: Add your expenses

Step 3: Include supporting documentation

Contact Via Benefits to request a paper **Reimbursement Request Form**.

Reimbursement Request Form



Reimbursement Request Form



Account ID: 024000000

Take steps:
 Call Via Benefits
 1-800-444-4444

Submit requests online:
 Submit requests online at via.benefits.com or via our app for processing up to 10 days faster.

Step 1. Prepare your request

- Check your personal address details at you via our app or via our form.
- Upload your request supporting documentation, or we send it to you via our app (check back for details).

Step 2. Add your expenses to the correct table:

Enter premium expenses
 (For request online submission for existing enrollees based on your documentation and also used)

Coverage Period (e.g. 01/01/2021 - 01/01/2022)	Premium Type (e.g. Health, Wellness, Dental)	Carrier (e.g. Humana)	Individual Member ID (e.g. 12345678)	Monthly Amount (e.g. \$200.00)

Enter out-of-pocket medical expenses

Date of Service (e.g. 01/01/2021)	Expense Type (e.g. Copay)	Provider (e.g. Dr. Smith, MD)	Individual Member ID (e.g. 12345678)	Amount (e.g. \$100.00)

Certification
 By submitting this Reimbursement Request Form, I certify that the information provided is correct and complete. I also certify that the expenses provided were incurred for the individual named above (single or dual) under the plan or as shown on the plan. I certify the expenses listed have not been reimbursed by any other plan, group member account, and the expenses must be submitted for future reimbursement from another source. I certify that I will notify Via Benefits if my coverage is changed or modified at via.benefits.com or 1-800-444-4444 (TTY: 711). (Continue on next page.)

Submitting Reimbursement Requests by Mail

The back of the **Reimbursement Request Form** shows:

- Where to mail the form
- Examples of supporting documentation to submit with the form
- Information supporting documentation should include

Reimbursement Request Form

Step 3. Submit this form and supporting documentation:

- By Mail Via Benefits
 Via Benefits
 Call: 1-800-444-4444
 (Make check payable to: Via Benefits)
- By App: via.benefits.com
 (Make check payable to: Via Benefits)

What supporting documentation should I use?
 Examples of request supporting documentation include premium statements, health benefit letters for Medicare Part B or Section 504/505, Prescription Payment Plan, Explanation of Benefits, and statement receipts.

When submitting supporting documentation for premium expenses:

Provide supporting documents that show the information:

- Annual coverage period (e.g. 01/01/2021 - 01/01/2022)
- Premium type (e.g. Medical, Behavioral Part B)
- Carrier (e.g. Humana, First Care Behavioral Part B)
- Individual member ID (e.g. 12345678)
- Monthly amount (e.g. \$200.00)

When submitting supporting documentation for out-of-pocket expenses:

Provide supporting documents that show the information:

- Date of service (e.g. 01/01/2021)
- Expense type (e.g. Copay)
- Provider (e.g. Dr. Smith, MD)
- Individual member ID (e.g. 12345678)
- Amount (e.g. \$100.00)

Make your reimbursements easier:

Reimburse individual members faster!
 Call customer support to submitting your expenses online at via.benefits.com or via our app.

Get your request quickly!
 Set up direct deposit for your claim and receive money in your account. Sign up at via.benefits.com or via our app.

Automate your premium requests!
 Sign up your entire account to set up automatic Premium Reimbursement for monthly premiums.

Request reimbursements on the go!
 Download our mobile app from the Apple or Google Play app stores.

We're here to assist you
 If you have questions, please call Via Benefits at 1-800-444-4444 (TTY: 711) Monday through Friday 9am to 6pm EST or visit via.benefits.com.

Via Benefits uses two statement types to notify you of the status of your reimbursement request:

Explanation of Payment (EOP)

Amount Paid (Direct Deposit)
Bank account ending in 4444
\$280.00

HRA Available Balance \$0.00
Reimbursement Summary \$280.00
Paid \$280.00

Date of Service	Expense ID	Account	Type	Provider/Supplier	Amount Paid
08/01/2022	10017698	HRA	Prescription	ABC	\$140.00
08/01/2022	10017699	HRA	Prescription	ABC	\$140.00

Explanation of Unpaid Expenses (EOUE)

HRA Available Balance \$0.00
Reimbursement Summary \$280.00
Amount Reimbursed \$280.00
Paid \$280.00

Date of Service	Expense ID	Account	Type	Provider/Supplier	Amount Paid
08/01/2022	10017698	HRA	Prescription	ABC	\$140.00
08/01/2022	10017699	HRA	Prescription	ABC	\$140.00

The Explanation of Payment (EOP) is used when a reimbursement request for an expense is approved and paid in full.

Via Benefits will notify you and an EOP will be available in your online profile.

Amount Paid (Direct Deposit)
Bank account ending in 4444
\$280.00

HRA Available Balance \$0.00
Reimbursement Summary \$280.00
Amount Reimbursed \$280.00
Paid \$280.00

Date of Service	Expense ID	Account	Type	Provider/Supplier	Amount Paid
08/01/2022	10017698	HRA	Prescription	ABC	\$140.00
08/01/2022	10017699	HRA	Prescription	ABC	\$140.00

The Explanation of Unpaid Expenses (EOUE) is used when any part of your expense reimbursement request:

- Is Denied or Not Approved
- Requires more documentation
- Is used for offset of a prior overpayment
- Is "on hold" due to insufficient HRA balance



Explanation of Unpaid Expenses

Member Information

MEMBER CONNECTION



John Doe
 123 Main Street
 Any Town, CA 12345

01/15/2023

Action Required
 Some of these expenses are not approved, but you can take action. Please visit the other sections to determine you need to file to receive unpaid expenses. Each expense has an \$0 assigned to it so you can track it as it's being processed.

We're here to assist you
 If you have questions, please call the benefits team at 1-800-421-1111 (TDD), Monday through Friday 8:00 a.m. to 4:00 p.m. Eastern Time.

HRA Available Balance \$0.00

Reimbursement Summary

Amount Requested	\$755.00
Paid	\$183.00
Denied	\$160.00
Not Approved	\$233.00
On Hold	\$280.00
Used for Offset	\$ 82.00

Available balance reflects this payment and is subject to change. Sign into my.viabenefits.com/opers for account details.

These expenses are not approved, but you can take action
(Click on the amount to view the details of the expense)

Date of Service	Expense ID	Account	Type	Procedure/Code	Amount Requested	Not Approved	Reason Not Paid
01/15/2023	123456789	HRA	Prescription	C123	\$233.00	\$233.00	1

1. Missing Supporting Documentation: An approving documentation was provided for the submitted expense, subject to verification of benefits or other than your insurance carrier, or an incident except from your service records.

Sent via mail or email, depending on your communication preferences.

Terms Found on the Explanation of Unpaid Expenses (EOUE)

- **Amount Requested** is your request total
- **Paid** expenses are expenses that have been paid toward a reimbursement request
- **Denied** expenses are not actionable
- **Not Approved** indicates that expenses require additional documents for review or approval
- **On Hold** expenses will be paid when your HRA balance is replenished by your next allowance deposit (these are approved expenses that will be paid when you have the available funds in your HRA)
- **Used for Offset** expenses are expenses that have been approved but are being applied to pay back a previous overpayment

HRA Available Balance

\$0.00

Reimbursement Summary

Amount Requested	\$755.00
Paid	\$183.00
Denied	\$160.00
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