



The “How To” Webinar

Topics

Plan Features **Covered Expenses** **Using your plan**

- Accessing your online account
- Benefits Card
- Mobile App: HRAgo®
- Investment Options

Getting Help



What is an HRA?

HRA

Health Reimbursement Arrangement

- ♦ “Account-based” group health plan
- ♦ Funded by employer
- ♦ Tax-free money for future medical care costs
- ♦ Often called “VEBA”
 - Assets held in a voluntary employees’ beneficiary association (VEBA) trust



Sick Leave Cash-out Upon Retirement/Separation

Who's eligible and what's the funding calculation?

Eligibility	Calculation
• Retirement • Separation* from service if 55+ and • 15 years of service in any Plan 2 • 10 years of service in any Plan 3 • *ESD employees must retire to receive a sick leave cash-out • *CTC may have different guidelines for separation	• 180 day max*- per state law • 1:4(25%) – per state law • *CTC employees don't have a maximum accrual



Eligibility and Funding Sources

Eligibility and funding sources vary by employer and by employee group

- Retirement sick leave cash out is most common



Check with your employer
to confirm your eligibility and available
funding sources

No Individual Choice; All employee group members defined as eligible
must participate per IRS rules.



Key Benefits

...pay no tax (federal income or FICA)

...can use your account anytime
(after becoming claims eligible)

...choose your investments

...unused balance carries over
(no annual "use-it-or-lose-it" or
carryover limitations)

**...account can transfer to your spouse,
children, beneficiaries, or other eligible
survivors if you pass away**



Qualified Expenses and Premiums



- Copays, Deductibles
- Prescription drugs
- Dental, Vision
- Over-the-Counter
- Retiree/COBRA medical premiums (before and after age 65)
- Medicare Part B and Part D
- Medicare supplements

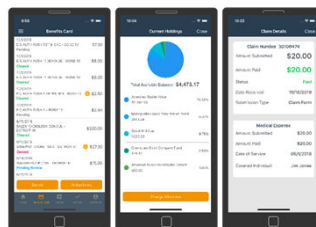
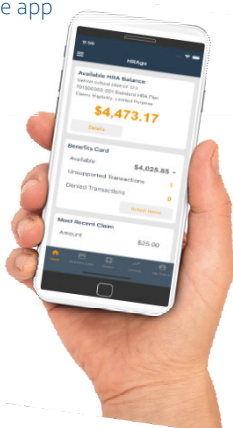
NOTE: Premiums not eligible for reimbursement include those deducted pre-tax by an employer through a Section 125 cafeteria plan and marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit (subsidy).



Mobile Access

HRA go

VEBA Plan's
mobile app



- Add mobile access. Download HRAgo® from the App Store or Google Play
 - ♦ Search HRAgo
- Snap pictures of supporting documentation and submit claims from your smartphone
 - ♦ Particularly useful for Benefits Card users who need to submit supporting documents
- Check your balance, view your investments, and update your contact information
- And more!



Benefits Card

No monthly fee!
Request your card today.

Easy to use. Saves you time.



➤ Pay medical care expenses directly from your HRA. No filing claims and waiting to get reimbursed!

- No monthly fee
- Spend up to 90% of your HRA balance every day (\$3,000 daily limit)
- Minimum account balance of \$50
- Request separate cards for your spouse or dependents (one-time charge of \$1 per card)

➤ Save your supporting documentation.

- The explanation of benefits (EOB) from your insurance company or detailed invoice from your medical provider



Automatic Premium Reimbursements



Provides reimbursement to participants for qualified premiums

- Set up automatic premium reimbursement online after logging in at **veba.org**, or submit an **Automatic Premium Reimbursement** form
- No direct payments to insurance companies or providers



Using your Online Account

Welcome!

First time here?
If you have registered for online account access, please click the Register button to begin.

Username
Password

[Log In](#)

[Register](#)

Participant Verification

Employers: If you need to create an online account, please contact your web administrator, or call the employer help desk at 1-800-838-4653.

Participants: Please enter the following information so we can verify your identity.

Last Name*
Date of Birth*
Last Four of SSN*
Account Number* ⓘ

[Cancel](#) [Continue](#)

Sample County School District
Participant Number: 700100201

Account	Division	Balance	Quick Links...	Select
700100201-001	In-Service and Post-separation Division	\$9,374.73		
700100201-002	Post-Separation Division	\$1,037.42		

- 1) Go to www.veba.org
- 2) Click on Participant Log In
- 3) New User click on Register

4) Input

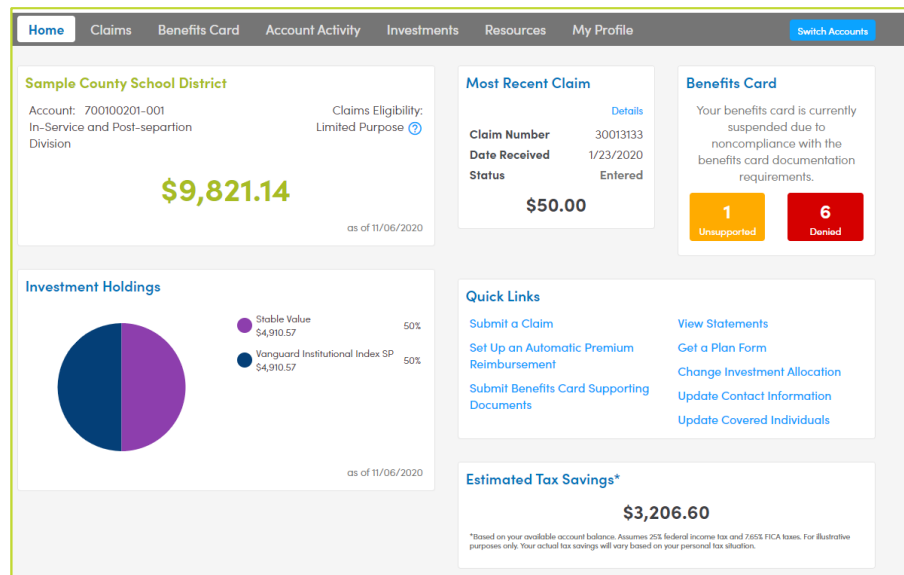
- a. Last Name
- b. Date of Birth
- c. Last 4 of SSN
- d. Account Number*

Note: Your Account number was mailed to you in your welcome packet.

5) Select an account



Dashboard



Claims submission & Automatic premium reimbursement set-up

The screenshot shows the Veba Claims submission interface. At the top, there's a navigation bar with links: Home, Claims, Benefits Card, Account Activity, Investments, Resources, and My Profile. The 'Claims' tab is active.

Under the 'Actions' section, there are two buttons: 'Submit a Claim' and 'Set up an Automatic Premium Reimbursement'.

The 'Automatic Premium Reimbursements' section contains a message: "You currently have no active Automatic Premium Reimbursements set up. If you have ongoing, qualified insurance premiums, such as retiree medical insurance premiums, click the 'Set Up an Automatic Premium Reimbursement' button located under Actions. Read [Qualified Expenses and Premiums](#) to learn more about what insurance premiums are eligible for reimbursement."

The 'Claim Search' section includes filters for 'Search By' (set to 'Claim'), 'Status' (set to 'All'), 'Received Within' (set to 'Last Month'), and a 'Claim Number' field. A 'Search' button is present.

Below the search filters, there's a 'Rows Per Page' dropdown set to '10'.

The main table displays claim information with columns: Claim Number, Date Received, Amount Submitted, Amount Paid, Amount Not Paid, and Status. The table is currently empty, showing 'No claims found.'

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Claims submission

The screenshot shows the 'Submit a Claim' form. At the top, there's a progress bar with five steps: Getting Started, Expense Details, Supporting Documents, Payment Method, and Review & Submit. The 'Expense Details' step is currently active.

Below the progress bar, there's a message: "You can submit expenses for you, your spouse, and dependents. Please **don't combine expenses!** Enter the **Expense Details** for each expense separately. Click the **Add Expense** button after each one. Enter as many as you want. When you're all done, click the **Next** button."

Below the message, there's a link: "Is your expense eligible? Read [Medical Care Expenses](#) to find out."

The 'Expense Details' section includes the following fields:

- Date of Service*: [Text input]
- Covered Individual*: [Dropdown menu showing 'Sarah Thornton']
- Service Provider*: [Text input]
- Expense Type*: [Dropdown menu showing 'Select Expense Type']
- Amount*: [Text input]

There is an 'Add Expense' button with a plus icon.

Below the 'Expense Details' section, there's a 'Claim Expenses' table with the following columns: Date of Service, Covered Individual, Service Provider, Expense Type, and Amount.

At the bottom of the form, there are three buttons: 'Cancel', 'Back', and 'Next'.

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Claims submission & Automatic premium reimbursement set-up

The screenshot shows the Veba web portal interface. At the top, there is a navigation bar with links: Home, Claims, Benefits Card, Account Activity, Investments, Resources, and My Profile. The 'Claims' tab is selected. Below the navigation bar, there are two main sections. On the left, under 'Actions', there are two buttons: 'Submit a Claim' and 'Set up an Automatic Premium Reimbursement'. On the right, under 'Automatic Premium Reimbursements', there is a message: 'You currently have no active Automatic Premium Reimbursements set up. If you have ongoing, qualified insurance premiums, such as retiree medical insurance premiums, click the "Set Up an Automatic Premium Reimbursement" button located under Actions. Read [Qualified Expenses and Premiums](#) to learn more about what insurance premiums are eligible for reimbursement.' Below this, there is a 'Claim Search' section with filters for 'Search By' (Claim), 'Status' (All), 'Received Within' (Last Month), and 'Claim Number'. A 'Search' button is present. Below the search filters, there is a table with columns: Claim Number, Date Received, Amount Submitted, Amount Paid, Amount Not Paid, and Status. The table currently shows 'No claims found.' and has a 'Rows Per Page' dropdown set to 10.



Automatic premium reimbursement set-up

The screenshot shows the 'Automatic Premium Reimbursement Setup' page. At the top, there is a progress bar with five steps: Getting Started, Premium Details (current step), Supporting Documents, Payment Setup, and Review & Submit. Below the progress bar, there is a message: 'You can set up automatic reimbursement of premiums that cover you, your spouse, or dependents. Please **don't combine multiple premiums!** Set up each premium separately. Enter the required **Premium Details**. Then, click the **Next** button.' Below this, there are two paragraphs of text: 'Eligible premiums include: medical, dental, vision, Medicare Part B, Medicare Part D, Medicare Supplement, and qualified long-term care.' and 'Ineligible premiums include those that are: (1) paid by an employer; (2) deducted from your pay check before taxes; or (3) subsidized by the Premium Tax Credit (either now or when you file your tax return).'. Below the text, there is a question: 'Is your premium eligible? Read [Medical Care Expenses](#) to find out.' Below the question, there is a section titled 'Premium Details' with the following fields: 'Policy Period Start*' (with 'Select Month' and 'Select Year' dropdowns), 'Premium Type*' (with 'Select Premium Type' dropdown), 'Covered Individual*' (with 'Sarah Thornton' text and a person icon), 'Amount*' (with an empty text box), and 'Insurance Provider*' (with an empty text box). At the bottom, there are 'Cancel', 'Back', and 'Next' buttons.



Benefits Card management

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Benefits Card supporting documentation

Benefits Card - Submit Supporting Documentation

Getting Started → **Select Transactions** → Supporting Documentation → Review & Submit

Click the **Select** box next to each expense for which you're ready to submit supporting documentation. You can select just one or several. Click the **Next** button when you're ready to continue.

If you have a "Denied" transaction, click **View** to find out why and how you may be able to correct it. Transaction **The documentation you submitted did not include provider's name.** These transactions need immediate action. Otherwise, we might have to turn your card off, and we sure don't

Select	Transaction Date	Description	Amount	Amount Unsupported	Status	Days Outstanding	
☐	07/06/2015	OFFICE VISIT IIAS - ATLANTA GA	\$5.00	\$5.00	Denied	1781	Notes

Transaction 369 Details

Transaction Date	Description	Amount	Amount Supported	Amount Unsupported	
07/06/2015	OFFICE VISIT IIAS - ATLANTA GA	\$5.00	\$0.00	\$5.00	Notes

Covered Individual
Josh Bishop

Comments

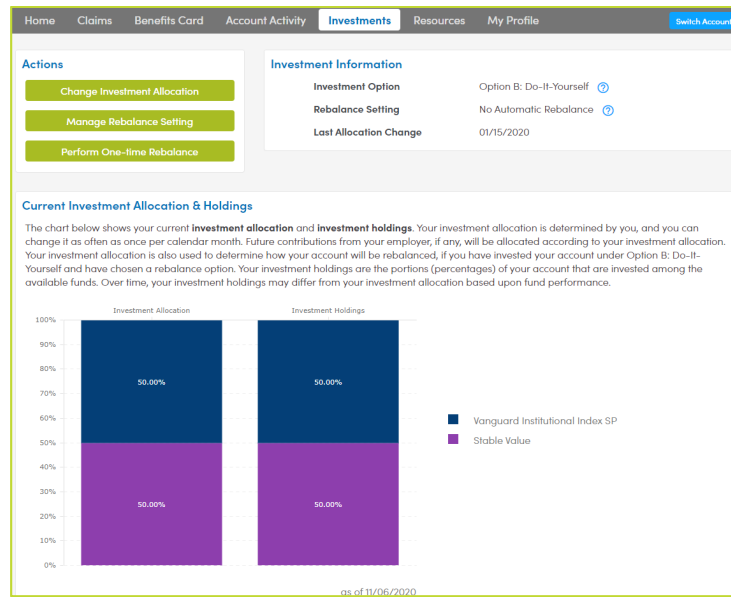
☐ **Recurring Payment** ?

[Upload Documents](#)

Notes: If you have a recurring debit card payment for a qualified medical expense, including premiums, you may elect to have this set up on file as a recurring payment. If approved as an authorized recurring payment, you will no longer be required to provide supporting documentation for subsequent transactions for this payment.

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Investments



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Change investment allocation

Change Investment Allocation

Which investment option is right for you? Select **Option A: Choose a Pre-Mix** if you want a pre-mixed asset allocation portfolio designed and managed by investment professionals. Select **Option B: Do-It-Yourself** if you are comfortable making your own investment decisions and want to build your own portfolio. You can change your investment allocation up to once per calendar month.

Read our Choosing Your Investment Allocation brochure and the most recent [Investment Fund Overview](#) (updated quarterly) to learn more about the available investment funds. You should consult with a professional financial advisor before making investment decisions. The Board of Trustees and its team of service providers do not give investment advice.

Read the fund fact sheets and prospectuses before making your selection. [Click here](#) to open the VEBA Plan's **Investments** page with links to fund fact sheets and prospectuses.

Option A: Choose a Pre-Mix

A suite of low-cost, custom pre-mixed portfolios are available to accommodate a variety of asset allocation strategies from conservative to aggressive. Many investment advisors recommend the use of pre-mixed portfolios because they are well diversified, are designed to meet specific goals and objectives, and are automatically rebalanced. These pre-mixed portfolios use a combination of Fidelity stock and bond funds. Read our Choosing Your Investment Allocation brochure for more details.

To choose a pre-mixed portfolio, select one of the options below. Then, click "Next". Your change will be applied to your current account balance and future contributions.

Pre-mixed Portfolio Name	Risk / Target Allocation
☒ Income	Low to Moderate / 80% Bonds; 20% Stocks
☐ Conservative	Moderate / 60% Bonds; 40% Stocks
☐ Moderate	Moderate to High / 40% Bonds; 60% Stocks
☐ Growth	High / 20% Bonds; 80% Stocks

Option B: Do-It-Yourself

Listed below are the available asset classes and underlying funds you can use to build your own portfolio. Performance results are contained on the most recent [Investment Fund Overview](#) (updated quarterly).

Investment Funds	Allocation (%)
Stable Value	50 %
PIMCO Total Return Institutional	0 %
Vanguard Institutional Index SP	50 %
Rainier Mid Cap	0 %
Champlain Small Company	0 %
American Funds EuroPacific Growth	0 %
Total	100 %

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Profile and account management

My Profile

Contact Information Covered Individuals Beneficiaries Account Preferences User Information

Please review your contact information to make sure it is current. To make a change, click the "Update" button below.

Mailing Address Phone Numbers

Address Phone Number

Address 2 Secondary Phone Number

City E-Mail Address

State E-Mail Address

Zip Code

[Update](#)

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Secure Messaging

Josh Bishop
Account: 700100201-001

Home Claims Benefits Card Account Activity Investments Resources My Profile [Switch Accounts](#)

Sample County School District
Account: 700100201-001
In-Service and Post-separation
Claims Eligibility: Limited Purpose

Secure Message Center

2 [Compose New Message](#) Have a question about your HRA plan? Send a secure message to our employer help desk.

My Messages

10 Rows Per Page

Topic	Message	Date
No messages found.		

3 **New Message**

Please complete the form below with the information pertaining to your question. All reply notifications from the employer help desk will be sent to your email at: jlbishop@empireinnovationgroup.com [Edit](#)

Topic:

Message:

3 • Select a topic from the drop down
• Type your message & attach any documents

3000 characters remaining

Click the "Upload Documents" button to browse for files to upload and attach to the message. Valid file types are .jpg, .jpeg, .gif, .png, and .pdf. Maximum file size accepted is 10MB.

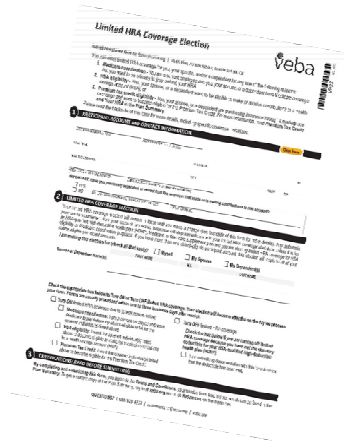
[Upload Documents](#)

[Cancel](#) [Send](#)

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Limited Coverage

- 1) **Medicare coordination**
 - Participant is an active employee (of the contributing employer)
 - Participant, spouse, or dependent have Medicare coverage and want it to be primary to HRA coverage
- 2) **HSA eligibility**
 - Participant, spouse, or dependent want to be eligible to make or receive contributions to an HSA
- 3) **Premium Tax Credit eligibility**
 - Participants, spouse, or dependent are purchasing coverage through a marketplace exchange and want to be eligible for the Premium Tax Credit



Customer Care Center



1-888-828-4953

- Located in Spokane
- Participant questions
 - Claims
 - Automatic premium reimbursements
 - Account activity
 - Address changes
 - And more

