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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

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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

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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

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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.

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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

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Qualified Expenses and Premiums

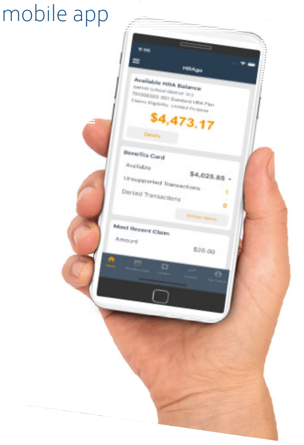
- Copays, Deductibles
- Prescription drugs
- Dental, Vision
- Over-the-Counter
- Retiree/COBRA medical premiums (before and after age 65)
- Medicare Part B and Part D
- Medicare supplements

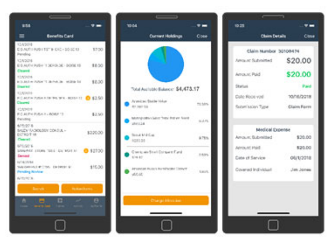
NOTE: Premiums not eligible for reimbursement include those deducted pre-tax by an employer through a Section 125 cafeteria plan and marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit (subsidy).

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

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Automatic Premium Reimbursements

AUTO DEDUCT from pension check or bank account + **DIRECT DEPOSIT** from VEBA Plan to bank account = **SIMPLE, EFFICIENT, SECURE**

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

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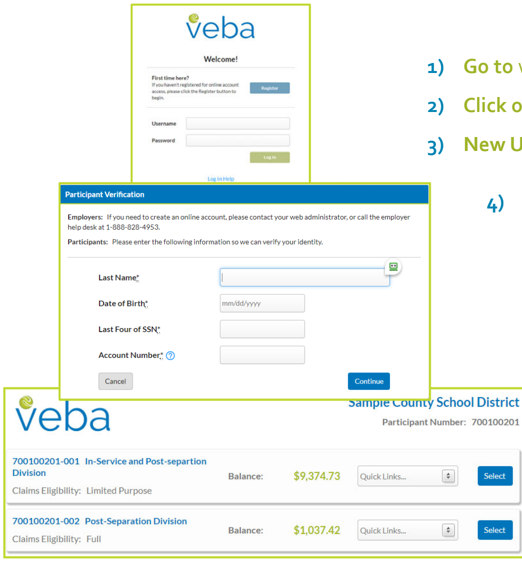
Using your Online Account



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

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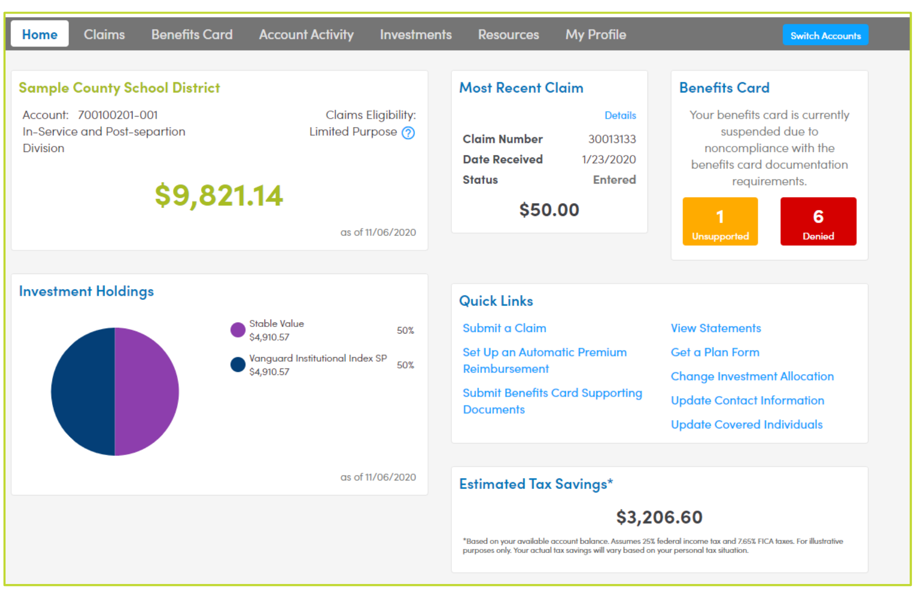
Dashboard



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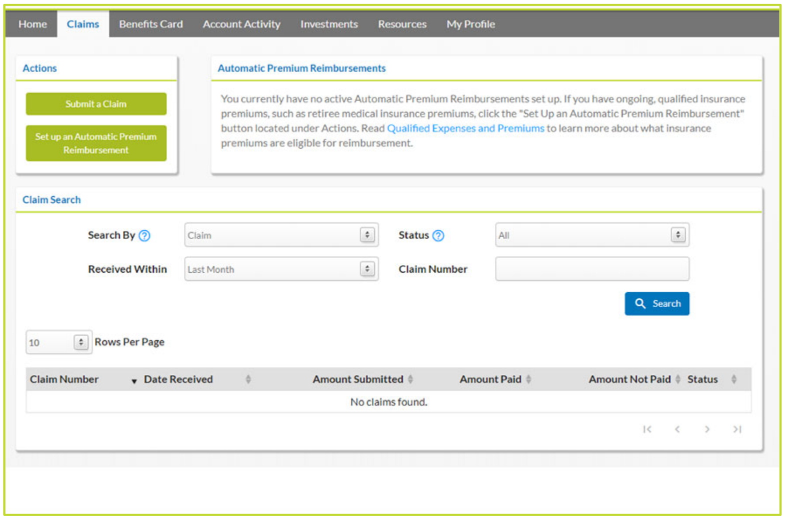
Claims submission & Automatic premium reimbursement set-up



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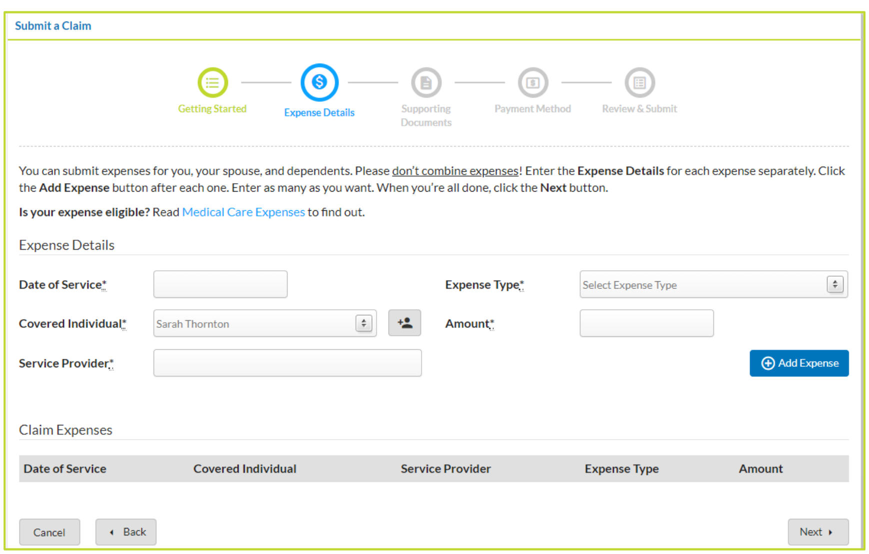
Claims submission



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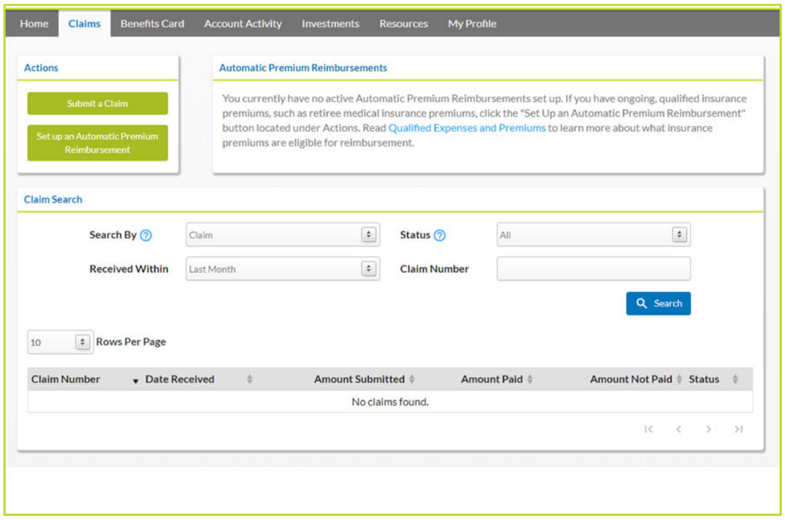

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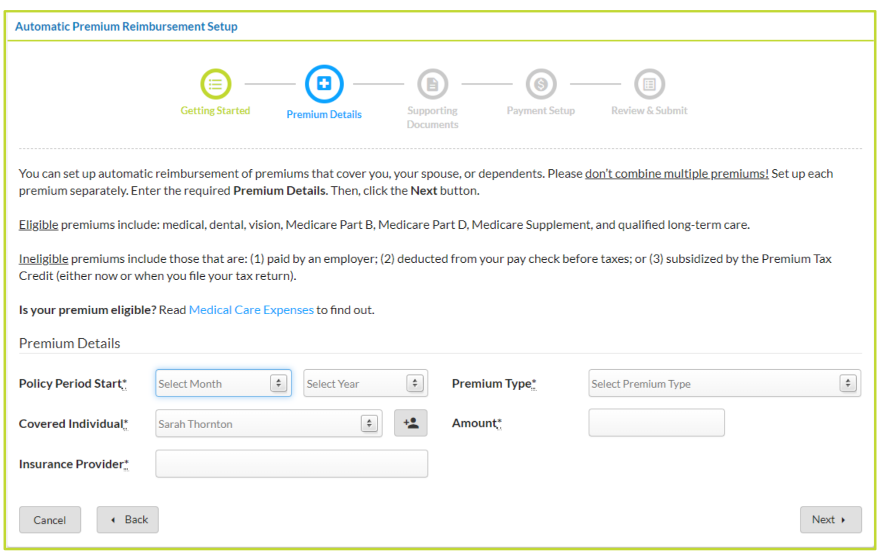
Automatic premium reimbursement set-up



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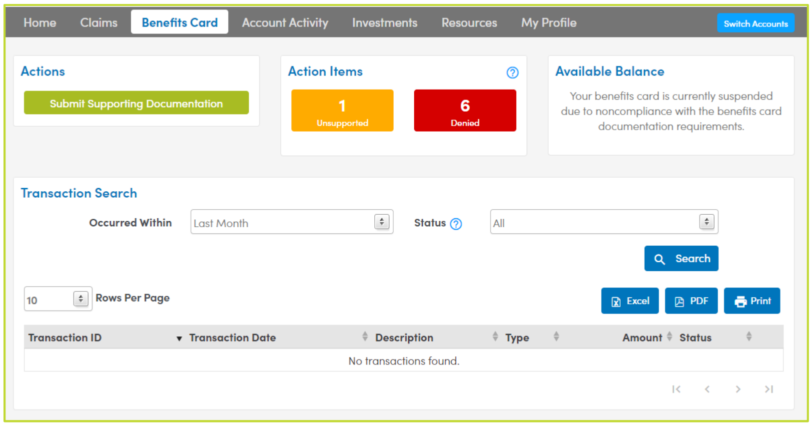
Benefits Card management



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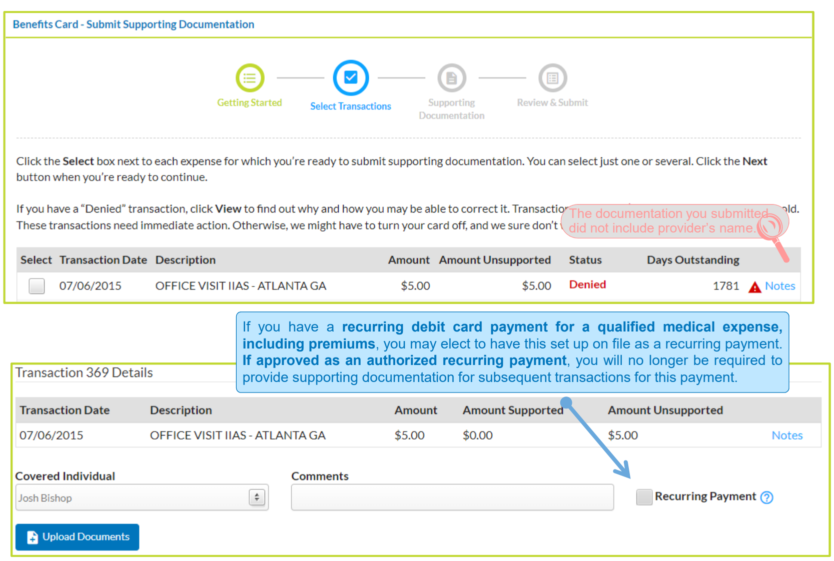
Benefits Card supporting documentation



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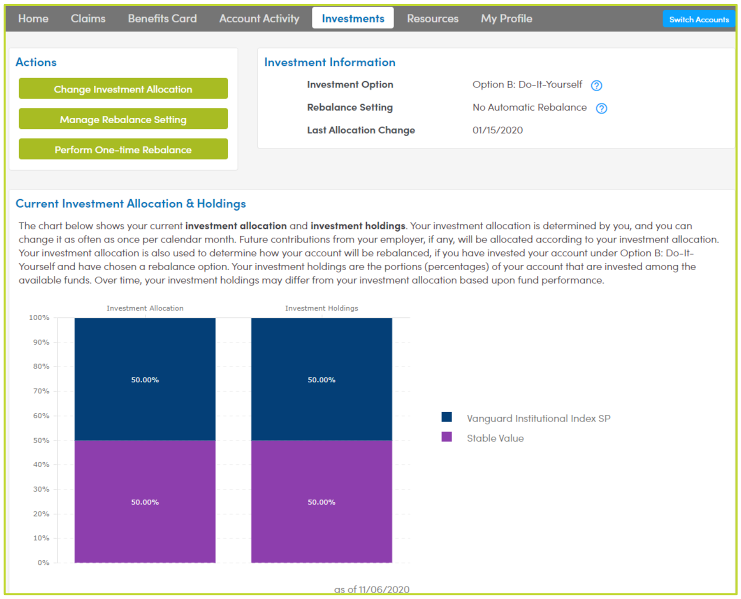
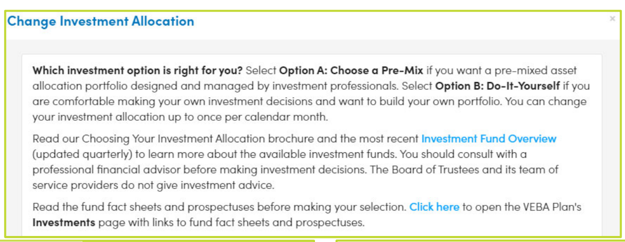
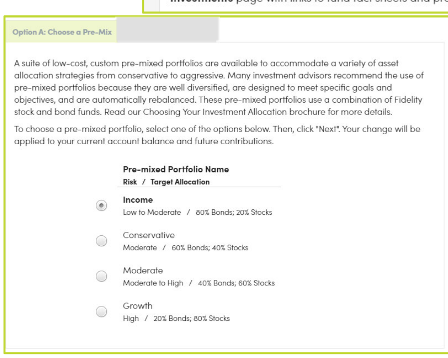
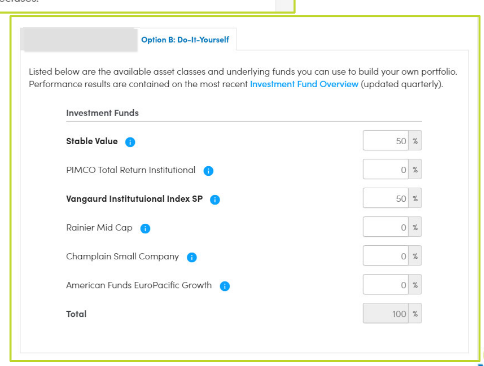
Investments



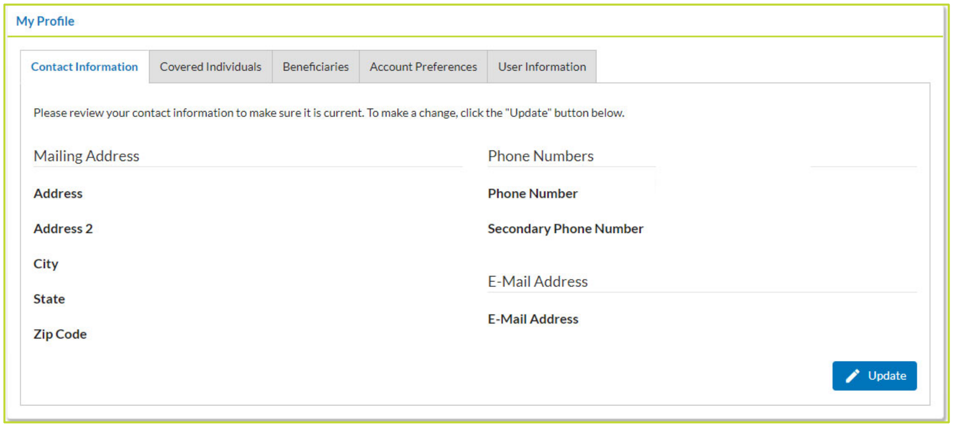
Change investment allocation



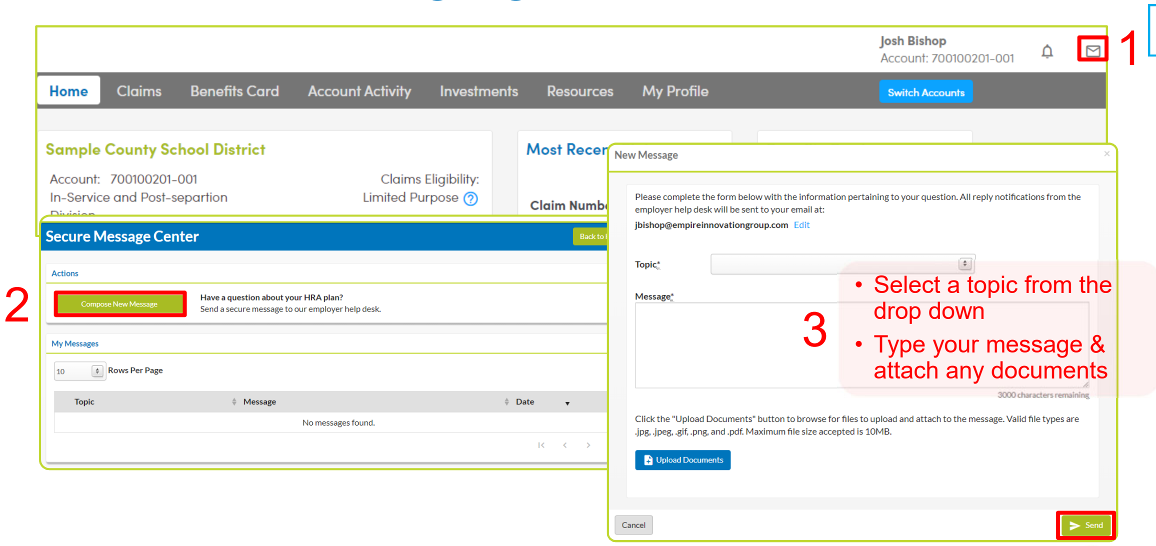




Profile and account management



Secure Messaging

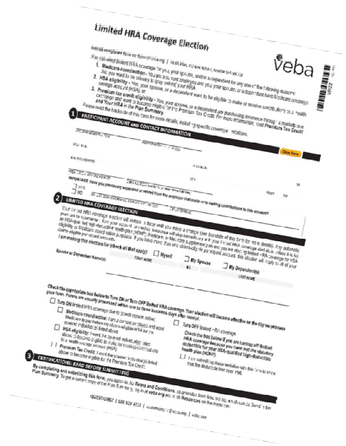


Limited Coverage

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


Limited HRA Coverage Election

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Customer Care Center

1-888-828-4953

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

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