# **LEAVING THE DISTRICT**

## WHAT HAPPENS TO MY VEBA/HRA?

Frequently Asked Questions

#### I HAVE A POST-EMPLOYMENT VEBA/HRA IN MY EMPLOYMENT CONTRACT. WHAT HAPPENS TO THIS ACCOUNT?

If you have received contributions to a Post-Employment VEBA/HRA while actively employed or if you will receive a deposit upon retirement, your Post-Employment dollars will become available to you the day after your term date. The dollars in this account can only be accessed for services incurred AFTER your employment has ended with Eden Prairie Schools.

#### I ALSO HAVE AN EXISTING INTEGRATED VEBA/HRA. WHAT WILL HAPPEN TO THE MONEY IN THAT ACCOUNT?

If you were at one time enrolled in a Three for Free medical plan and received monthly district contributions to an Integrated VEBA/HRA, that account will remain available to you beyond your termination date and will be accessible for the same expenses as a Post-Employment VEBA/HRA.

#### **HOW DO I ACCESS MY VEBA/HRA DOLLARS?**

VEBA accounts are administered by a company called OneBridge (1-888-865-1628). You can access your online account for the first time by logging into *portal.yourwaybenefits.com* using the instructions that were mailed to your home when your OneBridge account was created. When logging in for the first time, you will be prompted to choose a Username and Password. You can use your OneBridge debit card to access your funds or you can submit claims online or through the OneBridge mobile app (HRAgo) to request reimbursement of eligible medical, dental, and vision expenses for yourself, your spouse, and any eligible dependent children. Supporting documentation is required when filing a claim and expenses must be submitted for reimbursement no later than 18 months from the date of service. Direct deposit is available for reimbursements to be placed directly into a checking or savings account.

#### WHAT ELSE SHOULD I KNOW ABOUT VEBA/HRA ACCOUNTS AS I LEAVE THE DISTRICT?

- It is important to update your OneBridge online profile with your personal email address so you can be reached after your district email is turned off.
- If you move, be sure to update your address with OneBridge! A 1095-C tax form will be mailed to you each year that a balance exists in your account, so correct addresses are vital.
- While you are actively employed, the district pays the monthly administrative fee for your account(s). Once you leave the district, you will become responsible for the monthly administrative fee which is deducted from your account balance.
- Employees have the ability to invest their VEBA/HRA dollars. Investment options can be found on the OneBridge website and investment fees apply.
- Insurance premiums become part of the list of eligible medical and dental expenses allowed for reimbursement from your VEBA/HRA once you have left the district. Premiums must be paid with post-tax dollars and coverage cannot be obtained through the exchange (MNSure) due to the tax credit provided.

### HOW CAN I ACCESS VEBA/HRA INFORMATION AFTER LEAVING THE DISTRICT?

The public side of the Eden Prairie Schools website contains a Post-Employment Benefit webpage which contains vendor contact information, helpful resources, and important notices. To access this webpage go to:

#### www.edenpr.org > Experience > Departments > Human Resources > Post-Employment Benefits

Additionally, if you are retiring, Human Resources hosts Retiree Benefit Meetings each Spring at which time you can learn a TON of helpful information about insurance continuation and VEBA/HRA account access. If you have missed the most recent round of meetings, the presentation is posted on the webpage listed above for your convenience and will remain accessible from year to year as you need to refer to the information.