

January 28, 2013

SRNS/SRR 2013 Retiree Medical Changes for Retirees/Dependents > age 65

Questions & Answers – Reimbursement Account

WageWorks: (877) 924-3967

My Medicare Advocate: (877) 591-8904

Reimbursement Accounts: *(Below is a brief explanation; however, the WageWorks Quick Start Guide and their procedures will govern the actual process.)*

- 1) **I paid my January premiums in December and the next payment is due in January – now what do I do?** See Question 2 for when the WageWorks Quick Start guides will be mailed to your homes and where they are posted now. Using the WageWorks package / instructions -- on or after January 1, 2013, you will submit two (2) claims to WageWorks.
 - a) One claim will be to pay you back for the premiums you pre-paid in December.
 - b) The 2nd claim may be set up to reimburse you via an ongoing reimbursement for the remaining calendar year premiums or,
 - c) to Pay your Provider.
- 2) **How and when will I hear about getting reimbursed?** The WageWorks Quick Start guides are posted on the SRSRetirees.org website and the external SRNS website. They were also mailed out the week of 12/17/2012 to homes for those who already signed up for a Medicare Supplement or Medicare Advantage plan through MMA. Depending on the date you enrolled through MMA will determine when WageWorks has your information and mails the Quick Start guide. ***PLEASE open any mail that comes to your home from WageWorks.*** This guide includes instructions for the methods of payment, a list of allowable expenses and a paper claim form.
- 3) **What do I have to do to sign up for the reimbursement account?** Nothing. MMA enrolls you through a file feed sent over to WageWorks. If you want to use the WageWorks online services, register by visiting www.wageworks.com and clicking "Register with WageWorks now".
 - a) You will need to enter your First & Last Name (as listed with Medicare), your birthdate (mm/dd), your home zip code, and last 4 digits of your SSN.
 - b) Then you will create a username and password.Feeds from MMA will be sent daily to WageWorks beginning the week of December 23rd to capture new enrollees. As of January 1, 2013, your account has been populated with the \$2,900 (if single account) or \$5,800 (if joint account).

- 4) **When can I submit a request for reimbursement?** January 1st or later.
- 5) **Why do I have to pay first and then get reimbursed?** Under Internal Revenue Code (IRC), this is a Health reimbursement Account, so to keep it as non-taxable income, reimbursements must follow the IRC.
- 6) **Who do I call if I have questions?** As your account has been set up with WageWorks ,
 - a) you can go online at www.wageworks.com, or
 - b) call WageWorks directly at **877.924.3967** or MMA at **877.591.8904**.

After January 1, 2013, if you use the computer, you may want to monitor your account electronically (you do not ever need to speak with a person). WageWorks has a group of customer service representatives, specialized in the SRNS/SRR Retiree Reimbursement Account, to assist you. *These calls are not as long as the MMA calls (there are no scripts to read etc...), so it will be much easier to get through.*
- 7) **How do I submit claims?** There are several ways to submit claims, which are described in the Quick Start guide:
 - a) Scan the document and upload it as a .pdf or .jpg to the claim
 - b) Fax the document straight to WageWorks with the Claim
 - c) Mail the document through the US Post office with a paper claim form.
- 8) **What are the Reimbursement Options?** See the Quick Start Guide for details– but options include: Pay Me Back (through a direct deposit to your bank account or a paper check) and Pay My Provider (where you direct the payment to go to the provider).
- 9) **The insurance company gave me a discount for paying the full year in advance, can I be reimbursed in a lump sum?** Yes, you will submit the invoice/bill or receipt reflecting the required pieces of information – Name of Provider or Merchant + Date of Service or purchase + Detailed description + Patient name + Patient portion or amount owed.
- 10) **The insurance company gave me a discount for having the monthly premiums taken electronically from my bank account – how do I get reimbursed?** You will submit 1 claim to pay you back for your January premium paid in December and include your insurance policy stating the dates of service, from January to December, to receive reimbursement each month. You can follow the instructions in Section 1 “One Time Annual Request” of the claim form
- 11) **I set up my Medicare D (drug plan) premium to be taken out of my Social Security check, how do I get reimbursed?** You will need to make a copy of your Social Security Statement reflecting the Medicare B & Medicare D premium deductions, and then send the copy to WageWorks by following the instructions in Section 1 “One Time Annual Request” of the Pay Me Back claim form.
- 12) **If I have an emergency (separate from premiums, maybe significant dental expense) and I spend more than the Stipend during the year, what happens to the remaining premiums?** Your remaining premiums/expenses for the year will NOT be reimbursed once you are over the Stipend. However, the expenses are held in a pending status until the account is funded again. WageWorks will only reimburse up to the annual stipend during the year. If your claims (for premiums or other

eligible expenses) exceed that amount, the additional eligible expenses will be held in a pending status until the account is funded again.

- 13) **If I choose to “Pay my Provider” online, how will I know the bill has been paid?** Similar to online banking/bill pay, which you must enroll in using a computer, if you choose this election
- a) You will receive an email confirmation.
 - b) You will receive a quarterly statement of your Account, reflecting any activity. Be aware that if you use up your stipend for a large expense mid-year, there will not be any money to pay out monthly bills under “Pay my Provider” or “Pay Me Back” until the next year.

You *cannot* choose online payment via the phone you must use a computer

- 14) **Will my stipend and my wife's stipend be combined? Do I need to do anything?** Yes, you and your spouse's stipends are automatically combined into a joint account with WageWorks. You don't need to do anything.
- 15) **Would my spouse and I still have a joint account if we were both retirees of the site, and each carried our own insurance?** If you each had your own individual insurance, then NO, you will not be in a joint account. However, if either of you carried the other person as a dependent, you may be in a joint account.
- 16) **My spouse and I both enrolled in supplemental plans with MMA on the same day. Shouldn't we receive two information packets from WageWorks to ensure we're both part of the RRA account?** No, as you are in a joint account, you will only receive **one** information packet (Quick Start Guide) from WageWorks.
- 17) **If I don't have a computer, will I get paper statements?** Yes, Quarterly
- 18) **What documentation will I receive to know if my insurance company has been paid?**
- a) If you enroll online via the WageWorks website, email notifications will be sent when the payments are made.
 - b) If you send the invoice via fax or mail, an Explanation of Benefits will be sent to you when the payments are made.
- 19) **My claim for the January premiums I paid in November / December was denied – what do I do?** If you were pre-paying for January coverage, ensure that you put the date of service as January 2013 and not 2012. Be sure to submit the appropriate proof of payment such as copy of the front and back of a check or bank statement showing premiums you have paid; And documentation from insurance carrier showing coverage period such as a statement or a coupon.