

Claim filing information for FCA (Chrysler) retirees with HRA or RHCA accounts in 2017
(provided by the National Chrysler Retirement Organization, January, 2017)

In mid-2016, WageWorks (WW) replaced Your Spending Account for the administration of our retirement healthcare reimbursements accounts. Documentation requirements are different, especially for reimbursement of premiums. This is intended to be an overview of the requirements, because many retirees will be filing with WW for the first time in 2017, if they used all of their 2016 HRA account before the change to WW.

Much of this information is taken from guides sent to us by WW in late 2016 and is being provided by the NCRO to help its members in 2017. **As reminders:**

- **WageWorks** administers the HRA and RHCA including claims processing, account activity, details, and to change your email address. <https://participant.wageworks.com> and 877-924-3967
- **Benefit Connect** administers your Pension Benefits and the other aspects of your Insurance programs and is the contact for HRA eligibility: <https://fcabenefits.ehr.com> and 888-409-3300
- **Merrill Lynch** is the contact for RHCA balances, fund transfers, contributions and distributions, earnings, and to freeze/move funds for premium payment/reimbursements. Claims for reimbursements are made through WageWorks. To be reimbursed, your available funds need to be in the Institutional Money Market fund. Contact information is: <https://www.benefits.ml.com> and 800-483-7283
- **Bank of America** administers the HSA: 800-615-0319
- The **FCA Retirees site** has helpful information and links: https://www.chryslerretirees.com/RetireeWeb/benefits_nbu

2017 HRA Deposits and Balances:

- WageWorks has now posted the balances for 2017 and has also made many of the January direct deposits (or sent checks) to retirees' accounts. Initially, many retirees received communication showing that a "double deposit" was made of the 2017 HRA contribution by FCA. That was an error between Benefit Connect and WW and has since been corrected. FCA was not involved in that error, but became involved immediately (as did the NCRO) so that the correction was made quickly.
- For those retirees who had used all of their 2016 HRA amounts, the January reimbursement, which is now being made, includes "left over" claims those retirees filed for 2016 expenses that were not previously reimbursed in 2016. It also includes Medicare Part B "base" premiums for 2016 months that were not able to be reimbursed in 2016 because the retiree had fully used the 2016 HRA. So, for many retirees, this January deposit is larger than experienced in past years.

New with WW is that the "base" Medicare Part B Premium is automatically reimbursed.

- **For 2017, that is \$109/month.** For many retirees, that will be less than their actual Premium and they can submit a claim for the difference (see below). WW uses a flat amount because individual premiums vary depending when you enroll for the first time and also income levels. They lock into the base rate for longer time Medicare retirees and not the higher new Medicare eligible retirees' rates.

To file for premium reimbursement, you must provide BOTH Proof of Coverage and Proof of Payment. The Proof of Coverage is a NEW REQUIREMENT with WageWorks. Accepted as Proof of Coverage are:

- Social Security Administration (SSA) – Your Benefit Amount (annual statement) for your Medicare Part B Premium is needed if your premium is more than \$109/month and you want reimbursement for the extra amount.
- Coupon Slips from the insurance company or Itemized Statement from the insurance company or Letter from the insurance company for Insurance Premiums
- Included must be the name(s) of the covered individual(s), the Health Care plan name, the date(s) of service (i.e., the coverage period) and the Premium amount.

Following is what WW advises is accepted as proof of premium payment

- Copy of your Social Security “Cost of Living Statement” or Medicare Statement clearly indicating the amount of the monthly Part B, C, or D premium
- Bank statements showing the payments to “xyz insurance company” has cleared (you may block out other non-relevant financial information e.g., checking/savings account balance, other spending/charges, etc.)
- “Cancelled” check for premium payment to the insurance company (show both the front and back of the cancelled check)
- Credit Card Statements showing payment to the insurance company (you may block out other non-relevant financial information e.g. credit card balance, other charges, etc.)
- Insurance company statement showing payment has been made in full for the coverage period
- Ongoing monthly insurance company statements showing the previous month’s premium has been paid in full

Following is what WW advises is accepted for reimbursement of health services claims

- Proof of payment, which must include: Name of service provider or retailer; Date of service or purchase; Identification of drug or product, or description of service; Purchase amount of each product or service; and Total purchase amount

NOTE: The easiest way to get reimbursements from these FCA accounts is to **set up automatic withdrawals at the start of each calendar year**. If you have both HRA and RHCA accounts, you can specify that the funds be withdrawn from the RHCA account once the HRA is exhausted.

NOTE: For premiums, you can be reimbursed for the entire year by submitting only one claim

- You need to complete a claim form indicating the dates for the entire year (i.e. 01/01/17 - 12/31/17) and the annual premium amount.
- You must provide Proof of Coverage and Proof of Payment for one month.
- This method can be used for reimbursement of Medicare Part B premiums in excess of \$109/month.
- WageWorks will enter the claim with the dates of service for the entire year and the annual amount. Claims are then prorated on a monthly basis based on the service dates going forward from the month documentation is received for proof of coverage and proof of payment. Payment is made at the beginning of each month automatically once the annual claim has been established.
- If the insurance premiums (quarterly or annually) are paid in full, the participant can be reimbursed the full amount --- WW will reimburse insurance premiums that are paid in full even if they are submitted in advance of the insurance coverage period (service dates rendered).
- If the insurance premiums (quarterly or annually) are not paid in full, they are prorated out for reimbursement on a monthly basis when the insurance coverage dates (service dates) are in the future.

How to file a claim with WageWorks

- The fastest way to receive your reimbursement is to reestablish or set-up direct deposit by logging into your account at <https://participant.wageworks.com>. Then click on PROFILE at the top of the page, then click on REIMBURSEMENT METHOD and select DIRECT DEPOSIT under “Reimburse Payments By”.
- Or, you can submit a paper form. This link will take you there on the NCRO site.....
<http://ncro.org/pdf/RHCA%20AND%20Ret%20HRA%20Claim%20Form.pdf>

Updating your email address and other information on WW and Benefit Connect:

- Log in to your account at <https://participant.wageworks.com> and at <https://fcabenefits.ehr.com> and select “Profile” and then “Contact Information:

The mailings from WW and FCA sent in mid-2016 that also provide these explanations can be found on the NCRO site (www.ncro.org) at

- <https://ncro.org/pdf/WW%20FAQs%20for%20Retirees.pdf> and
- <https://ncro.org/pdf/WW%20Insert%20for%20Retiree%20Mailing.pdf>

Your NCRO Board and Insurance Committee hope this helps you file claims with WageWorks. (January 2017)