

YOUR HRA and RHCA ACCOUNTS

SEPTEMBER 14, 2021

MODIFIED FROM A PRESENTATION BY WAGEWORKS TO NCRO – SEPTEMBER 2017

- **Healthcare Retirement Account (HRA) Overview**
- **Retiree Health Care Account (RHCA) Overview**
 - [How to allocate funds for premium and claims reimbursement](#)
- **How to set up online access at WageWorks.com**
- **How to file claims via paper or online**
- **How to Get Quick Start Guides and Forms**
- **NCRO Website Navigation**
- **Who to Contact**

Healthcare Retirement Account (HRA)

- **For Retirees and Spouses ages 65 and over**
 - Current HRA Credits (FCA contribution is based on age/service subsidy)
 - up to \$1,975 for Retirees & Surviving Spouses
 - up to \$1,750 for Spouses
- **Use HRA to pay:**
 - Medical & drug insurance premiums, deductibles, copays, and coinsurance
 - Other health care coverage and expenses such as dental, vision, and hearing
- **Effective in 2016, there has also been a change to the way you may use HRA funds.**
 - Expenses do not need to be incurred* in the current plan year to be eligible for reimbursement from the current year's credit.
 - You may use your current year's credit to pay for previous year claims.

** - "Incurred" means the date the service or date coverage is provided, not the date the actual expense is billed or paid. Must be incurred on/after date of first HRA eligibility.*

Healthcare Retirement Account (HRA)

- **Common Eligible Expenses**

- Medicare and Medigap or Advantage Plan Insurance Premiums
 - Important Note: You can electronically have your Medicare Part B premiums reimbursed monthly through WageWorks' automatic Part B Medicare Premium Reimbursement process.
- Office Visits
- Prescription Drugs (premiums and out-of-pocket expenses)
- Most OTC Medication and Products
- Medical Supplies

- **Ineligible Expenses**

- Cosmetic Procedures
- Some OTC Products (e.g. general dental care, hand lotion)

Additional information (and a full list of eligible expenses) can be found on the WageWorks Employer Portal at <https://participant.wageworks.com> or by accessing www.WageWorks.com

Retirement Health Care Account (RHCA)

- **For Retirees age 65 and over**
 - While an **active employee**, your RHCA was funded by your employee contributions and RHCA matched funds.
 - RHCA assets are housed at Bank of America/Merrill Lynch (BAML), where a variety of investment options are available
- **Use RHCA to pay:**
 - Expenses eligible for RHCA reimbursement are the same as those for the HRA.
- **RHCA balances cannot be viewed through WageWorks**
 - All balances are held with Merrill Lynch (BAML). WageWorks does not know balance amounts.
 - When you submit your RHCA claim, the claim amount is withdrawn from your RHCA's Institutional Money Market Portfolio II ("Institutional") Fund.

Additional RHCA Information

- **Merrill Lynch will not automatically liquidate any individual equities or stocks**
 - There must be sufficient funds available in the Institutional Fund Money Market Fund to cover the amount of the claim(s)
 - Before the claim reimbursement process can begin, funds must be transferred into this account to pay out eligible claims submitted.
- **RHCA funds that are set aside to cover premium shortfalls cannot also be used for other claims**
 - Assets in the Institutional Fund that are frozen to pay for medical premiums cannot be used for other claims.
 - The balance of RHCA funds remain available for claims reimbursement and investment opportunities.
- **Initiate the transfer of funds to pay claims**
 - Online: www.benefits.ml.com
 - Call: Merrill Lynch Retirement and Benefits Contact Center at **1-800-483-SAVE (7283)**

How to Setup Online Access

- To set up online access to your WageWorks account, please access the participant portal at <https://participant.wageworks.com>
- First Time Users will need to register and follow the instructions

The screenshot shows the 'PARTICIPANT SITE' registration page. At the top left is the 'HealthEquity WageWorks' logo. Below it, a dark header bar contains the text 'PARTICIPANT SITE'. Underneath, there are links for 'Register' and 'Forgot'. The form includes two input fields: 'Username' (with a subtext 'Name selected when you registered. (Not email address.)') and 'Password'. A purple 'Log In' button is positioned at the bottom of the form.

The screenshot displays the 'FIRST-TIME USER REGISTRATION' instructions page, dated July 6, 2020. It features a 'BACK' button on the left and a 'NEXT' button on the right. The main heading is 'Instructions'. Below this, there is a section titled 'Before You Start' with the instruction: 'Have your contact and bank information handy.' A 'Follow These Steps' section lists seven numbered steps: 1. Identify Yourself, 2. Accept Policies, 3. Enter / Verify Contact Info, 4. Enter / Verify Reimbursement Method, 5. Select Preferences, 6. Select Username & Password, and 7. Confirm Profile & Preferences.

How to File a Paper Claim Form



RETIREE HEALTH CARE ACCOUNT (RHCA) —ASSETS AT MERRILL LYNCH FCA HEALTH CARE RETIREMENT ACCOUNT (HRA) —POST 65-RETIREES

Claim Filing Options:

- **File claim online for faster processing:** Log in to your account at wageworks.com to submit your claim electronically. You can also set up direct deposit for faster reimbursement.
- **File claim via fax or mail:** Claim details may be entered online and a completed form may be printed and faxed or mailed with documentation. Fax: 877-353-9236 . US Mail: CLAIMS ADMINISTRATOR, P.O. Box 14053, Lexington, KY, 40512

Instructions to fill out this form:

- Complete ALL account holder information.
- Provide your employer name without abbreviation.
- Use your documentation to complete each section of the form, including the following:
 - 1 Provider Name
 - 2 Service Date(s)
 - 3 Patient Name and Relationship to Account Holder
 - 4 Type of Service
 - 5 Patient Responsibility
 - 6 Provider Signature is not required, but can replace need for other proof of service

ACCOUNT HOLDER:		
Last Name SMITH		First Name JOHN
Employer Name FCA US LLC RETIREE		Zip Code 10063
ID Code (Last 4 digits of SSN) 5421		
PROVIDER INFO		PATIENT NAME, RELATIONSHIP TO ACCOUNT HOLDER AND TYPE OF SERVICE
1 Provider Name 2 Service Date(s) 3 Patient Name and Relationship to Account Holder 4 Type of Service 5 Patient Responsibility 6 Provider Signature is not required, but can replace need for other proof of service	Provider Name: <u>Mary Hospital</u> Service Dates: Start and End Dates (MM/DD/YYYY) 01/09/16 01/09/16 Signature of Provider: (Only if you do not have other proof of purchase) <u>Dr. Mark Johnson, M.D.</u>	Patient Name: <u>John Smith</u> Relationship to Account Holder: <input checked="" type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Qualifying Child <input type="checkbox"/> Qualifying Relative Type of Service: <input checked="" type="checkbox"/> Medical <input type="checkbox"/> Rx <input type="checkbox"/> Dental <input type="checkbox"/> BFC <input type="checkbox"/> Vision <input type="checkbox"/> Health Care Supplies <input type="checkbox"/> Hearing <input type="checkbox"/> Premiums
Provider Name: <u>Mary Pharmacy</u> Service Dates: Start and End Dates (MM/DD/YYYY) 01/14/16 01/14/16 Signature of Provider: (Only if you do not have other proof of purchase)		Patient Name: <u>Mary Smith</u> Relationship to Account Holder: <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Qualifying Child <input type="checkbox"/> Qualifying Relative Type of Service: <input type="checkbox"/> Medical <input type="checkbox"/> Rx <input type="checkbox"/> Dental <input type="checkbox"/> BFC <input type="checkbox"/> Vision <input type="checkbox"/> Health Care Supplies <input type="checkbox"/> Hearing <input type="checkbox"/> Premiums
		OUT-OF-POCKET COST \$ <u>2500</u> Process this claim form (check one only): <input type="checkbox"/> My HRA, if no HRA funds are available, process this claim from my RRCA* <input type="checkbox"/> My HRA only <input type="checkbox"/> My RRCA only*
		OUT-OF-POCKET COST \$ <u>1070</u> Process this claim form (check one only): <input type="checkbox"/> My HRA, if no HRA funds are available, process this claim from my RRCA* <input type="checkbox"/> My HRA only <input type="checkbox"/> My RRCA only*

Tips For Claim Submission

- An eligible dependent is defined as a spouse, qualifying child, or qualifying relative.
 - A qualifying child is defined as a dependent child up to age 26 or any age if permanently disabled.
 - A qualifying relative is someone who resides with you for more than half of the year.
 - Qualifying children and relatives must not provide more than half of his/her own support.
- For information to claim orthodontia expenses, refer to the guide located at: <https://www.wageworks.com/employees/support-center/important-forms.aspx>.
- For a complete list of eligible expenses specific to your plan, log in to your account at wageworks.com and select "Eligible Expense" from the left side of the screen. Only submit claims for eligible expenses.
- A letter of medical necessity is required for any expense listed as "Yes (Letter)" on the eligible expense list to establish medical necessity. Cosmetic surgery or procedures, e.g., teeth whitening, are not eligible expenses unless deemed as medically necessary by a licensed physician. A letter of medical necessity form can be obtained at: <https://www.wageworks.com/employees/support-center/important-forms.aspx>.

Tip for Over-the-Counter Expenses

- A prescription is required for any over-the-counter expense listed as "Yes (Rx)" on the eligible expense list. As a result of the Health Care Reform Law, in addition to the required detailed receipt, an actual prescription written by a doctor (on a prescription pad or form) dated on or before the date the expense was incurred is required to verify that the over-the-counter medicine is prescribed for a known medical condition.

Tips For Documentation

- Ensure that the documentation is legible.
- Cancelled or copies of checks and credit card receipts do not contain all required pieces of information needed to approve your expense, and are not acceptable for submission.
- Explanation of Benefits (EOBs) are recommended, especially if your insurance covered a portion of the expense.
- The use of a highlighter causes items to not be legible on the documentation; highlighter use is not recommended.
- Send only photocopies of your claim form and documentation—keep the originals for your records if submitting via US Mail.
- Your provider may sign the form confirming the date of services, charges and other service or product information in lieu of providing separate documentation or other proof of service.

Tips For Faxing

- Do not use a cover page when faxing the claim form and documentation.
- Submit only claims for your own account.

Tips for Viewing Claim Status

- Please allow 2 business days from receipt of your claim for processing.
- You will be notified via email of the status of your claim if we have a valid email address on file (to update your email address, please log in to your account at wageworks.com and select "Profile" in the upper right corner of the screen).

3894FCA (06/2016)

Example Claim Form

Quick Start Guides, Forms, etc.

ncro.org/medicare-soc-sec/



HOME EVENTS **H-CARE/ MEDICARE/ SS/ W-WORKS/ BEN-CON/ AGING** PENSION BENEFITS ABOUT

Medicare/Soc Sec

WageWorks – HRA/RHCA

HRA/RHCA Claim Filing Information – WageWorks

- [Claim Reimbursement Form](#)
- [Guide to successfully filing claims with WageWorks \(consolidated from WW and FCA info, with helpful ideas to maximize reimbursements\)](#)
- [Guide and Helpful Hints – Using the WageWorks Website to file claims](#)
- [HRA Quick Start Guide](#)
- [Your HRA and RHCA Accounts Explained](#)

Seminar featuring Presenters from WageWorks (June 4th, 2019)

[Presentation material by WageWorks reps for June 4, 2019 NCRO Seminar](#)

NCRO Medicare Information Library

ncro.org/medicare-soc-sec/



[HOME](#) [EVENTS](#) [H-CARE/ MEDICARE/ SS/ W-WORKS/ BEN-COM/ AGING](#) [PENSION BENEFITS](#) [ABOUT NCRO](#)

2020-2021

Guide for FCA Salaried Retirees, Spouses and Beneficiaries for actions to take following the death of the Retiree or the Spouse. Please click here ==> [Survivor Guide](#) Note: this guide has already been mailed to all members for whom we have a mailing address.

Guide for families to ensure important information is available for survivors following the death of a family member. Please click here==> [Family Guide](#) Note: this guide has already been mailed to all members for whom we have a mailing address

Benefit Connect

2021 Enrollment Updates (FCA published annually) New

[2021 FCA HRA newsletter](#)
[2021 Retiree Choice Enrollment Guide](#)

Medicare/Social Security

Growing into Medicare and Social Security Webinar September 17th, 2020

[Social Security and Medicare Action Timeline– 9/15/20 Video link.](#)
[Understanding Medicare Advantage Plans vs. Medigap Plans – 09/02/20 Video link.](#)
[Tutorial For Medicare Part D – 10/14/20 Video link.](#)
[Health Care Consultants Available for your Decision Making Video link.](#)
[Your HRA and RHCA Accounts Video link.](#)

Mailing from FCA starting at Age 64

[First mailing at age 64 and 0 months](#)
[Second mailing 64 and 3 months](#)
[Third mailing 64 and 6 months](#)
[Fourth mailing 64 and 9 months \(enrollment guide\)](#)
[5th mailing the month you turn 65 \(Health Care Retirement Account \(HRA\) personal report\)](#)
[FCA Retiree Mailing Timeline Summary](#)

Insurance Consultants for Assistance in Medicare, Part D & Other Benefit Decisions

[Butler Capital Advisors 09-09-2019](#)
[Double Health Relational Rather than Transactional 8-22-19](#)
[ViaBenefits Helping You Prepare For Your Health Care 9-19-19](#)

Medicare/Social Security Publications

[Medicare's Website – Medicare.gov](#)
[2020 Medicare Plan Finder](#)
[Social Security Presentation 2020](#)
[Download "Medicare & You" in different formats](#)

Important Internet Links

[Log on to Benefit Connect](#)
[Log on to WageWorks](#)
[AAA1B \(Michigan area on aging agency 1B\)](#)
[Nation Area on Aging locator link](#)
[Log on to FCA / Chrysler Retirees \(click on US, then click on "benefits"\)](#)
[Important Phone Numbers and Internet Links](#)

Have a question for the NCRO Insurance Committee? They can be reached by email at: InsCom@ncro.org

Aging Issues

[Click here](#) to see several presentations on issues seniors encounter as they age – wills and trusts, medical directives, palliative care to reduce pain and suffering, housing and care alternatives, and financing elder care.

HealthEquity
WageWorks

Who to Contact

- **Eligibility**
 - **Benefit Connect**
 - Call: 888-409-3300
- **RHCA account balances, fund transfers, contributions and distributions, earnings, and to freeze/move funds for premium payment or for reimbursements**
 - **Bank of America / Merrill Lynch (BAML)**
 - Online: www.benefits.ml.com
 - Call: Merrill Lynch Retirement and Benefits Contact Center at **1-800-483-SAVE (7283)**
- **HRA and RHCA Claims Processing, Account Activity, and Details**
 - **HealthEquity/WageWorks**
 - Online participant.wageworks.com
 - Call: **1-877-WAGEWORKS (924-3967)**
 - Representatives are available Monday – Friday 8:00 am – 8:00 pm Eastern
- Overall Assistance (when all else fails)
 - **NCRO**
 - Email inscom@ncro.org