

Your RHCA / HRA

Frequently Asked Questions

IMPORTANT
*Please Read
Entire Document*

Premium Reimbursement Processing

Q. Can I be reimbursed for the entire year by submitting only one claim for premiums?

Yes.

- ▶ In order to do so, you need to complete a claim form indicating the dates for the entire year (i.e. 01/01/16 - 12/31/16) and the annual premium amount.
- ▶ You must provide Proof of Coverage and Proof of Payment for one month. See below for acceptable proof.
- ▶ 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.

Q. What if the insurance premiums (quarterly or annually) are paid in full, can the participant be reimbursed the full amount or will the claim be prorated?

WageWorks will reimburse insurance premiums that are paid in full even if they are submitted in advance of the insurance coverage period (service dates rendered).

Q. If the insurance premiums (quarterly or annually) are not paid in full, can they be reimbursed in full or are they prorated?

Insurance premiums that are not paid in full are prorated out on a monthly basis when the insurance coverage dates (service dates) are in the future.

Q. What is needed to file for premium reimbursement?

Proof of Coverage and Proof of Payment

Q. What is accepted as Proof of Coverage?

- ▶ Social Security Administration (SSA) – Your Benefit Amount (annual statement)
- ▶ Coupon Slips from the insurance company or
- ▶ Itemized Statement from the insurance company or
- ▶ Letter from the insurance company

Must include:

- ▶ Name(s) of the covered individual(s)
- ▶ Health care plan name
- ▶ Date(s) of service (coverage period)
- ▶ Premium amount

Q. What 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” is 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

Claims Reimbursement Processing

Q. What is needed for health services claims reimbursement?

Receipt as proof of payment. 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
- ▶ Total purchase amount

over

Frequently Asked Questions cont'd.

Q. How will I be informed of the progress of my claims processing?

Online view of all activity is available anytime. You will receive notification that your claim has been received and being processed.

- ▶ Notices are emailed if you have an email address on file
- ▶ Mailed notices will be sent if you do not have an email address on file

If your claim is **approved**, you will receive notification of when payment is made.

Denied Claims

To protect personal information, the denied status of claims detail is not included. You will need to request "detail" information.

- ▶ Log in to your account and view status of claim
- ▶ Click on "Profile" then select "Preferences"
- ▶ Check the box "Detailed Emails" to authorize WageWorks to send detailed notices (including denial notices)
- ▶ You may also check "Account Balances" if you'd also like to receive your balances
- ▶ Then save your changes

ADDITIONAL INFORMATION

Q. Where can I get examples of proof of payment and additional information?

- ▶ Via the Retiree Website
 - Healthcare Retirement Account/RHCA Processing Presentation:
https://www.chryslerretirees.com/Retiree/common/Health_Care_Retirement_Account_HRA_RHCA_Processing.pdf
 - QuickStart Guides and Claim Forms:
https://www.chryslerretirees.com/RetireeWeb/benefits_nbu
- ▶ Via www.wageworks.com

Q. How do I add or update my email address?

Please update your email address preferences by logging in to your account at www.wageworks.com and selecting "Profile."

Q. What is the quickest way to receive reimbursement?

To ensure fastest receipt of your reimbursement, reestablish or set-up direct deposit by logging into your account at www.wageworks.com. Then click on REIMBURSEMENT METHOD and select DIRECT DEPOSIT under "Select Reimburse Payments By".

Q. Why am I receiving auto-reimbursement from my HRA for a Medicare Part B base premium (currently \$104.90)?

Your Medicare Part B base premium of \$104.90 is automatically reimbursed. Reimbursements were made in early August for the months of June and July 2016. Ongoing your reimbursement will be made no later than the 20th of each month. Your eligibility for a reimbursement is based on data received from the Centers for Medicare and Medicaid Services, the government entity that administers your Medicare benefit.

Contact Benefit Connect (888-409-3300) if you have questions about your eligibility for Medicare Part B. If you no longer want to receive auto-reimbursement of your Medicare Part B premium, then log in to your account at www.wageworks.com, click on the Retiree HRA and "PROGRAM OPTIONS.". You will then want to change your "Automatic Health Plan Claims" from "on" to "off" and save.

