

## USW AMUSA Health Reimbursement Arrangement ("HRA") Q&A

1. How do I Qualify?
  - If you (and your covered Spouse, if married) completed a Wellness Examination prior to September 30, 2018 and send the form signed by your Medical Provider to the Administrator prior to February 1, 2019 you will be eligible for the HRA in 2019.
2. How much is the HRA contribution?
  - You will receive 2 contributions at the beginning of the plan year.
    - The Deductible contribution will cover the Plan deductible for the year. The Deductible Contribution is \$200 for Single coverage and \$400 for Non Single coverage.
    - In addition, a Wellness Contribution will be made to the HRA. The Wellness Contribution is \$200 for Single Employees and \$400 for Married Employees (whose covered Spouse also completes a Wellness Examination).
3. What can I use the HRA contribution for?
  - Most medical expenses will be automatically deducted from the HRA account by Highmark BCBS, this includes deductible expenses, coinsurance, and copayments. If a Provider demands payment at the time of service, you will have to pay out of pocket and submit for reimbursement.
  - You can also submit other expenses for reimbursement including Dental, Vision, Prescription Drug costs, and any other expenses allowed by the IRS. Highmark will be mailing out information on the HRA to every member.
  - The HRA can be used to reimburse yourself for Retiree Healthcare premiums but cannot be set up for auto pay of premiums.
4. Does the money rollover to the next plan year if I don't spend it?
  - The Deductible contribution will be used first and it does NOT roll over if unused. The Wellness contribution will be used last and it DOES roll over to the next plan year if unused.
5. What if I move to a new plan?
  - If you retire and move to a Retiree plan or age into Medicare, any unused balance will move to your new plan with you.
6. What if I quit or retire?
  - If you retire from the Company with eligibility for an immediate pension or disability benefit, you can roll over any unused HRA account balance into retirement. You can use the HRA to reimburse yourself for Retiree Healthcare premiums, whether for AMUSA coverage or other coverage. If you quit or leave without eligibility for an immediate retirement or disability benefit you lose any unused balance in the HRA.
7. What if I die?
  - Upon death, there is a three month runout period during which expenses can be reimbursed by the HRA. The account is not funded with cash and will not be paid out to survivors.

8. Who will administer the HRA?

- For Actives and Non Medicare eligible Retirees, Spouses, and Surviving Spouses, the HRA will be administered by Highmark BCBS.
- For Medicare eligible Retirees and Retirees, Spouses, and Surviving Spouses, the HRA will be administered by Aetna.
- For those Retirees who are eligible for the HRA but not eligible for Company Sponsored Retiree Healthcare, the HRA will be administered by a different administrator.

IMPORTANT!

\*The Health Awareness HRA is only for members in the PPO Plan

\*For Plan year 2020, Health Awareness forms must be submitted by November 15, 2019