



RETIREE HEALTH REIMBURSEMENT ARRANGEMENT (RHRA) ACCOUNT FAQ

INFORMATION ABOUT SUBMISSION OF CLAIMS FOR HEALTH CARE EXPENSES

IF ELIGIBLE, WHEN WILL MY OLD SICK LEAVE CASH OUT BE DEPOSITED INTO MY RHRA?

You will see the lump sum County contribution to your RHRA based on your unused Old Sick Leave balance in your **terminal pay** (paycheck after your final paycheck). Your RHRA funds will be reflected in Aviben's system 2 – 3 business days after your terminal pay.

You will receive a Welcome packet from the RHRA Administrator, Aviben, within 7 to 10 business days from your terminal pay. This will include detailed information on how to access your funds and investment options.

*Please note that your RHRA account is an investment account. Please contact Aviben directly if you would like to make changes to your default investment and target-dated fund.

WHAT HAPPENS IF I HAVE REMAINING PRE-65 AMOUNT?

The Pre-65 benefit is first applied towards your County Retiree medical, dental, and vision. Any remaining amount is deposited to your RHRA (100% if no County benefit) at the end of each month.

WHAT IS THE CONTACT INFORMATION FOR HRA ADMINISTRATOR - Aviben?

Aviben
1995 E. Rum River Dr. S.
Cambridge, MN 55008

Toll-free phone: 1-888-507-6053

Fax: 763-552-6055

Website: www.Aviben.com

Email for questions: planadmin@aviben.com

WHEN CAN I BEGIN TO SUBMIT HEALTH CARE EXPENSES?

Following separation of service from <EMPLOYER> and notification to Aviben by <EMPLOYER> of your termination date, you can begin to submit claims for health care expense reimbursement.

HOW DO I SUBMIT HEALTH CARE EXPENSES FOR REIMBURSEMENT?

Aviben Visa Benefit Card - The Visa Benefit Card pays at point of sale for healthcare expenses from the balance in your 501(c)(9) HRA account. The Visa Benefit Card is automatically mailed to participants once they are eligible for reimbursements. Please review the Aviben Visa Benefit Card FAQ for more information about the Visa Benefit Card.

Consumer portal claim submission – Claims may be submitted Via Aviben’s secure Consumer Portal. Please refer to Aviben health cloud consumer portal quick start guide for more information.

Aviben Mobile App- Claims may be submitted through the Aviben Mobile App, available through the Apple Store or Google Play. Simply snap a photo of your receipt and submit.

Paper claim submission - Complete the paper claim reimbursement form. Access form through your online consumer portal account or by requesting the form. Attach receipt for claim and send by mail or Fax to Aviben for processing.

WHAT ARE COMPLIANT HEALTH CARE EXPENSES FOR REIMBURSEMENT FROM AN HRA?

Eligible Expenses - IRS Section 213 (d) expenses, also referred to as universal healthcare expenses, include unreimbursed medical, dental, vision expenses. Medical premium expenses are also eligible if they have not been paid pre-tax through an employer group plan or premiums have been subsidized through a State or Federal healthcare exchange.

HOW WILL I RECEIVE MY REIMBURSEMENTS?

You can have your reimbursements direct deposited to your bank account by completing the direct deposit paper form and submitting to Aviben or completing the Direct Deposit form through your consumer portal account by following directions in the *health cloud consumer portal quick start guide*. If you do not submit a direct deposit form, Aviben will send you a check at your address of record. Even if you had direct deposit set up with your previous administrator, you must submit a new Direct Deposit form to Aviben as direct deposit information does not transfer during the conversion.

CAN I BE AUTOMATICALLY REIMBURSED FOR MONTHLY INSURANCE PREMIUM PAYMENTS?

You can establish or re-establish automatic reimbursement for monthly insurance premium payments you make. If you had automatic reimbursement for monthly premium established with your previous provider, that information will not transfer to Aviben. In order to establish or re-establish, use the Claim Reimbursement form and complete the Health Premium Costs section for Automatic Monthly Reimbursements. Attach a receipt or letter of premium verification. Sign and return to Aviben. This signed form is good for one year and can be resubmitted each year. Please call Aviben if you have questions about setting up an automatic reimbursement for monthly insurance premium payments.

CAN I PUT ADDITIONAL MONEY IN MY HRA?

As an employee of <EMPLOYER NAME>, you received contributions from the Employer to HRA based on negotiated Memorandums of Agreement or Compensation Plan. Individuals cannot put their own money in the HRA as it was established as a 501(C)(9) Health Reimbursement Arrangement. This type of plan does not allow individual contributions from participants.

WHAT HAPPENS TO MY HRA AT MY DEATH?

Your account will continue as an HRA for your legal spouse and legal dependents (up to age 26), available to them for healthcare reimbursement. If you die with no legal spouse and no legal dependents, your estate has

one year to submit any final eligible expenses. By law your HRA account balance, if any, following payment of your final healthcare expenses, will forfeit to the plan.

HOW DOES MY HRA AFFECT MY ABILITY TO CONTRIBUTE TO A HEALTH SAVINGS ACCOUNT (HSA)?

In general, the law does not allow you to contribute to an HSA and take reimbursements from an HRA in the same tax year. For additional information specific to you, please contact a tax advisor.

HOW DOES MY HRA AFFECT MY ABILITY TO GO TO THE HEALTH INSURANCE EXCHANGE AND RECEIVE AN ADVANCE PREMIUM TAX SUBSIDY?

If you wish to go to the insurance exchange and receive an advance premium tax subsidy, you will be required to temporarily forfeit your HRA account and the use of it for healthcare reimbursement until the earlier of two events: 1.) death of participant 2.) eligibility for Medicare. This reflects legal compliance requirements, not decisions of the employer. Please contact Aviben at 1-888-507-6053 for more information about this choice prior to your decision.