



Understanding your Equitable Retiree Health Reimbursement Account and how it works

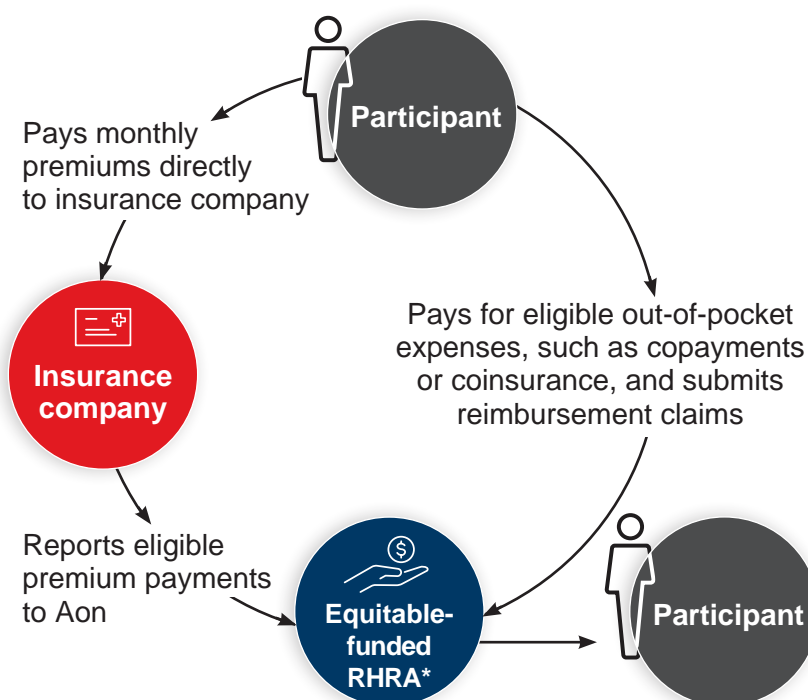


Please keep this information readily available so you can reference it whenever you have a question related to your RHRA.

Starting January 1, 2021, Equitable® will make an annual contribution into a Retiree Health Reimbursement Account (RHRA) to help you pay for your health care coverage and expenses.

You must be enrolled in individual Medicare medical coverage and prescription drug coverage through Aon Retiree Health Exchange to be eligible for the RHRA. This is a tax-free account that reimburses you for plan premiums and other qualifying out-of-pocket health care expenses. You can start using your RHRA funds as soon as your health care plan takes effect.

Equitable also provides protection for prescription drug expenses by funding a Catastrophic HRA if you hit the catastrophic threshold as defined by the Centers for Medicare & Medicaid Services (CMS).



*RHRA annual contribution starts Jan. 1, 2021



How to get reimbursed from your RHRA

Please provide information indicating the type of premium you're paying: medical, prescription drug, dental, vision and Medicare Part B.

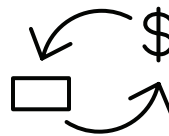
Unlike other documents that must accompany each claim, you only need to provide YSA* with the type of premium to be reimbursed once per calendar year. You will need one of these approved documents:

- ✓ **Confirmation of Enrollment (COE)**
- ✓ **Premium statement** from your insurance company
- ✓ **Confirmation of Coverage**
- ✓ **Explanation of Benefits (EOB)**
- ✓ **Copy of your insurance ID card**

Document needs to include: insurance company name, covered insureds, monthly paid premium, coverage start and end dates and proof of payment, such as bank statements, check copies (front only) or insurance company statements.

While you may receive certain items automatically or find them online, in other cases, you may need to contact your insurance company for the required documentation. **Please note: We cannot accept hand-written explanations regarding your premium.**

Any individual Medicare supplemental, Medicare Advantage or Medicare prescription drug plans or policies purchased through Aon Retiree Health Exchange and reimbursed or paid from your RHRA are not ERISA benefits and are not part of the Equitable Retiree Health Plan. Only the RHRA is part of Equitable Retiree Health Plan.



Premium auto-reimbursement

For hassle-free automatic monthly premium reimbursement with no claims to file, register for this free service. YSA offers this feature if you pay premiums on a monthly basis.

You have two options:

- 1. Hands-Off:** If you enrolled through Aon with a participating insurance company, they will automatically send the amount of your premium to YSA — there's nothing you need to do.
 - 2. Hands-On:** You'll need to complete a claim form and upload it to YSA online, fax or mail.
- ✓ Claims are processed within 5 – 10 business days from the date the claim form and required documentation is received.
 - ✓ Once processed, you'll receive your first reimbursement within 2 – 3 business days through direct deposit or 5 – 7 business days if you're reimbursed by check.
 - ✓ Future premium reimbursements will be processed on the 5th business day of each month.
 - ✓ If your premium changes, you'll need to submit a new claim form with proof of the revised payment.



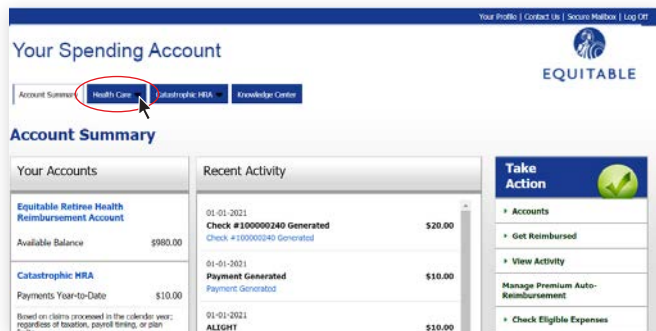
*The administrator of your RHRA is Your Spending Account™ (YSA), a service of Alight Solutions.



Claim documentation

You can create claim forms from the Aon website.

- Log in to **retiree.aon.com/equitable** using your username and password, which you previously created
- Under **My Account**, select **HRA**
- Click **Manage my Equitable HRA**
- On the **Your Spending Account** page, click **Health Care**
- Select **Create Health Care Claim**



You can also request that a blank claim form be mailed to you by calling 1-877-303-5917 (TTY 711), Monday – Friday, 9 a.m. – 9 p.m. EST.

All receipts must include the following details:

- ✓ Date the service was rendered
- ✓ Individual who received the service
- ✓ Name of provider or merchant
- ✓ Description of service received or premium type
- ✓ Amount paid or your responsibility after insurance



How to submit a claim

- Visit **retiree.aon.com/equitable**
- Log in with your username and password
- Under **My Account**, select **HRA**
- Click **Manage my Equitable account**
- Select **Get Reimbursed** in the **Take Action** box on right
- Choose **Upload** or **Fax** or **Mail**

To submit by mail: Claim forms include a barcode unique to you and the specific claim(s) requiring documentation. Please sign and date the last page. Mail the form, along with copies of your documentation to:

Your Spending Account
P.O. Box 661147
Dallas, TX 75266-1147

Most claims are processed within 5 – 10 business days, and reimbursed by check or direct deposit. If you enroll in premium auto reimbursement, you do **not** need to submit a claim form for your monthly premium.



When submitting a premium reimbursement claim, the coverage period start date is the date of service. For example, if you're requesting reimbursement of January premiums, use January 1 as the service date.



Set up direct deposit for faster reimbursement

To enroll, visit **retiree.aon.com/equitable** or call 1-877-303-5917. You'll need your bank information, including account number and routing number, which can be found on your personal checks.

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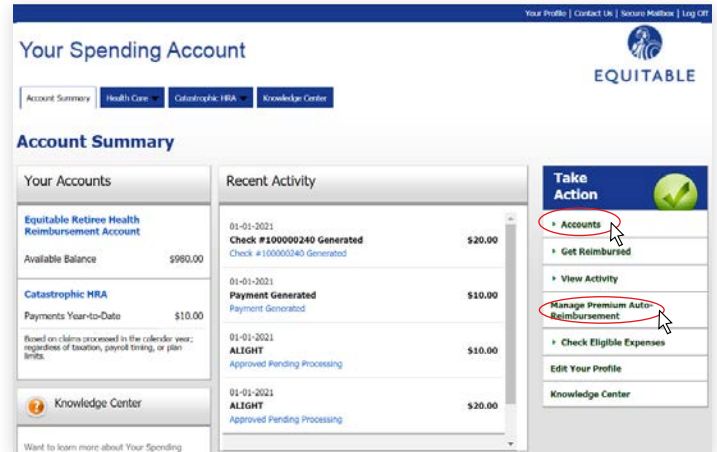
To view your submitted claims online

- Select **View Health Care Claims** in the **Take Action** box on right
- Click on a claim to view the **Claim Details** screen for denial explanation

Eligible claims will be paid up to your available RHRA balance. Once funds are depleted, outstanding claims will be held in “Denied” status and reprocessed for payment the next annual funding period.

If your claim was denied due to insufficient funds, you’ll see “Denied” or “Partially Approved” and “Your available balance for this plan year has been exhausted, and no additional money is available.” Claims may also be denied due to:

- ✓ Missing receipts or incomplete documentation
- ✓ Ineligible expenditures
- ✓ Duplication of previously submitted expenses



Please note: If you have questions about your plan or benefits, please call your insurance company or Aon Retiree Health Exchange. Equitable will not be able to answer questions regarding your coverage.

For more information visit retiree.aon.com/equitable or call 1-877-303-5917 (TTY 711), Monday – Friday, 9 a.m. – 9 p.m. EST.

Medicare has neither reviewed nor endorsed this information.

Aon Retiree Health Exchange is available through Aon Hewitt Health Market Insurance Solutions Inc., a third party marketing organization (TMO), retained to promote or sell a plan sponsor’s Medicare products on the plan sponsor’s behalf who holds the contract with the Federal government.

Aon Hewitt Health Market Insurance Solutions Inc. is contracted to represent insurance plans in your state. California Agency License Number: OE97576, Arkansas Agency License Number: 100102657, DBA in North Dakota: Aon Hewitt Health Insurance Agency Solutions, Inc., Fictitious Name in New York: Aon Hewitt Health Insurance Agency Solutions. Medicare has neither approved nor endorsed this information.