



Hello everyone and welcome.

My name is David Rew and I'm with the Aon Retiree Health Exchange and it is my pleasure to be speaking with you today about your HRA Account and how to manage this account.



Welcome to Your Spending Account

Retiree-focused solutions

An introduction to Your Spending Account (YSA)
Welcome Kit

- How to access your HRA Account
- Hands On or Hands Off Approach
- Premium Reimbursement
- Submitting Out of Pocket Claim Forms
- Manual Claim Forms
- Catastrophic HRA Benefit

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In today's meeting I will:

- Introduce you to Your Spending Account Welcome Kit
- Talk about how to access your HRA account
- I'll review the Hands on or Hands off Approach to HRA management
- I'll talk about premium reimbursement
- How to submit out of pocket expense claims
- How to submit manual claim forms
- The Catastrophic HRA Benefit



Your Spending Account (YSA) Welcome Kits



Welcome kits usually mail 2 weeks prior to your effective date.

- Manage your HRA using a Hands On or Hands Off Approach
- Claim form Included
- Direct Deposit or Paper Check

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Here is a look at the Your Spending Account Welcome Kit

The Welcome Kit is a tool for the retiree to use to manage their HRA account online or with the assistance of their Benefits Advisor.

For those individual that do not have a computer they may simply call Aon and we will assist you with filling out claim forms, HRA balance, or setting up and managing the account.

This guide will include information on how to manage your HRA account by using a "Hands On" or "Hands Off Approach" We'll discuss this in more detail later in the presentation.

Your Welcome Kit will also include a claim form for your convenience, which we will also discuss later in the presentation

And we will talk about how you will receive your reimbursements through directly deposited or a paper check.

Accessing your HRA Account online



To access your HRA account online on or after 1/1/2021:

- Go to retiree.aon.com/universityofmainesystem
- Log into your account using your username and password
- Click the HRA tab on the right hand side of your screen
- Click on Manage my University of Maine System HRA



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To access your HRA account online on or after 1/1/2021

- Go to retiree.aon.com/UniversityofMaineSystem
- Log into your account using your username and password
- Click the HRA tab on the right hand side of your screen
- Click on Manage my University of Maine System HRA below the HRA allocations listed on the HRA page. This will take you to the YSA Account Summary Page. YSA stands for Your Spending Account and they will be administering your HRA Account and Catastrophic HRA Benefit

Accessing your HRA Account online

My Account

My Institutions My Profile My Appointments My Saved Plans Coverage **HRA**

Health Reimbursement Account (HRA) Summary

Lines below are amounts allocated into an HRA account by your employer to help defray health care costs. Use the "Manage My HRA" button provided below to view current available balance, submit reimbursement claims and review the status of any prior claims. If eligible, funds are available on the effective date, based on your employer's guidelines.

[Learn More About Health Reimbursement Accounts \(HRAs\)](#)

Medicare HRA Allocation

University of Maine System

Amount	Effective	Frequency	Beneficiary
\$2,100.00	01/01/21	Annual	Retiree
\$800.00	01/01/21	Annual	Spouse

Reimbursable health care expenses for this account:

- Health Plan Premiums
- Medicare Advantage Premiums
- Medicare Part Premiums
- Medicare Prescription Drug Plan Premiums
- Dental Plan Premiums
- Vision Plan Premiums
- Health Out of Pocket
- Short-Term Care Premiums

Manage My University of Maine System HRA

Check your current balance, view eligible expenses, submit claims and documentation and check the status of your claims and reimbursements.

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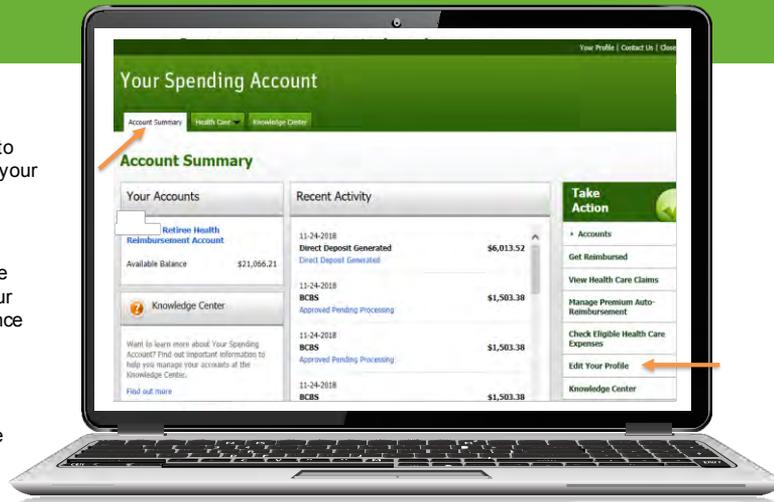
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Next, let's take a look at what you will see once you log into retiree.aon.com/universityofmainesystem. This is what you will see when you **CLICK** on the HRA tab on the far right or on the left side bar. You will see the annual HRA dollar amount listed for the retiree and/or spouse. In this example the retiree is receiving \$2100 annually and the spouse is receiving \$800 annually. They will have a joint HRA account of \$2900 that they both can use as needed. Keep in mind, the retiree is the owner of the HRA. This means access to YSA will be through their account. If the retiree has passed away and only the spouse is receiving the HRA, the spouse will be the owner of the HRA and will be able to access YSA through their account. To access detail information about the HRA through YSA **CLICK** manage my university of Maine system HRA. This will take you to YSA's Account Summary Page

Account Summary

Here's a quick overview of how to maximize use of your online account:

- The Account Summary page will include your available balance and recent activities
- Take Action section allows you to manage your HRA



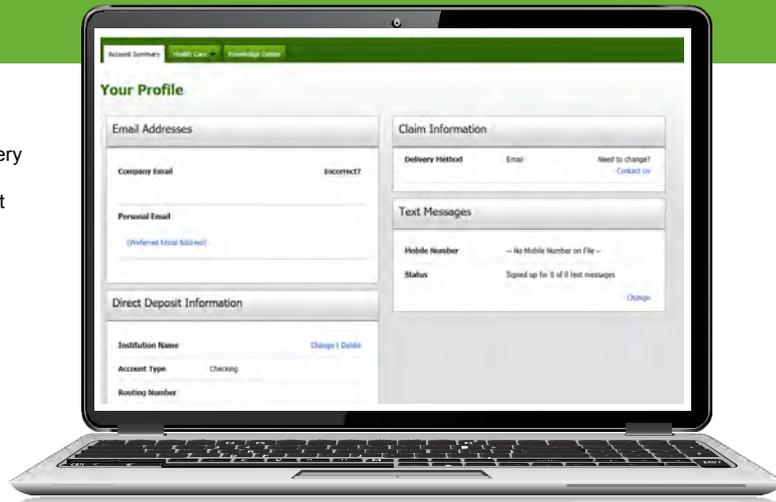
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On the Account Summary Page you'll be able to view your available balance and recent HRA activity and navigate to additional resources, including the Knowledge Center, Submit a Claim, Premium Auto Reimbursement, Health Care Expenses and Edit your Profile.

One of the first things you'll want to do after logging in is set your contact preferences by going to "Edit your profile"

Your Profile

- Add email
- Update delivery method
- Direct deposit information

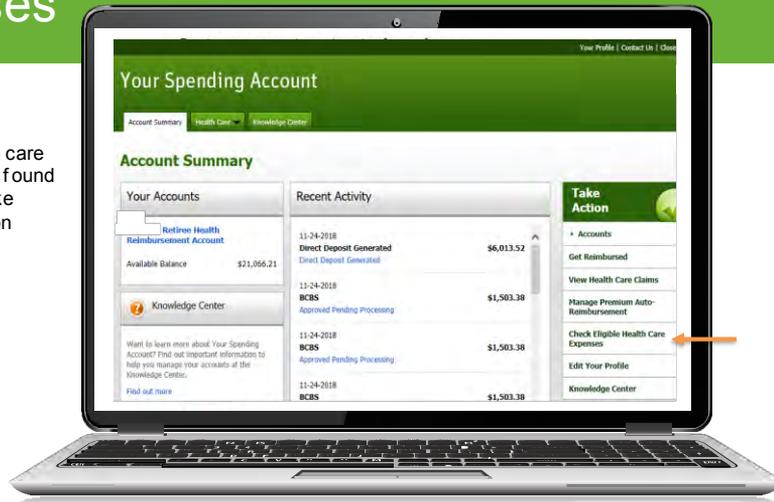


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From here you will be able to add your email address to your account, update your communication preferences – whether it’s receiving email or mail – and turn the direct deposit feature on or off.

Eligible Health Care Expenses

- Eligible health care expenses are found under the “Take Action” section



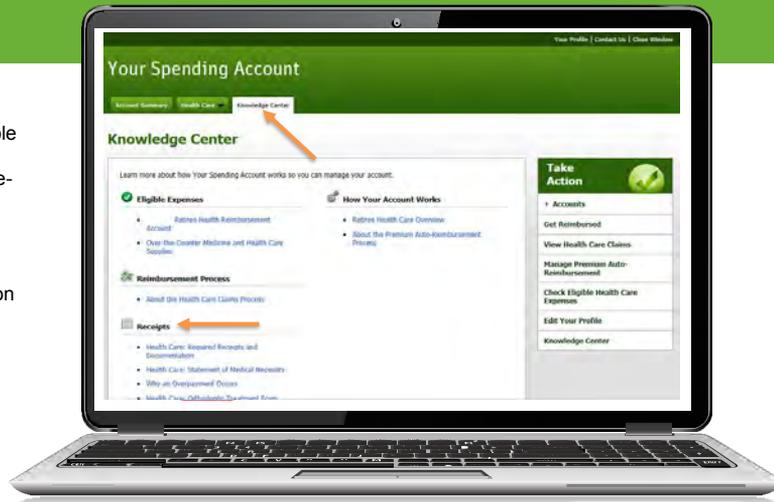
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If you want to check which health care expenses can be submitted for reimbursement,

Click on “Check eligible health care expenses” on the far right of the homepage. That’ll give you a pop up with a full list of eligible and ineligible expenses.

Knowledge Center

- Access Eligible Expense List
- Tutorials on reimbursement process
- View sample supporting documentation



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CLICK on the Knowledge Center tab. You can access a lot of helpful guides and information to walk you through submitting a claim, premium reimbursement, or any task you need to complete on the site.

You can also review sample receipts, statements and bills.

And finally, you can learn more about eligible and ineligible expenses and get more details about your HRA account.

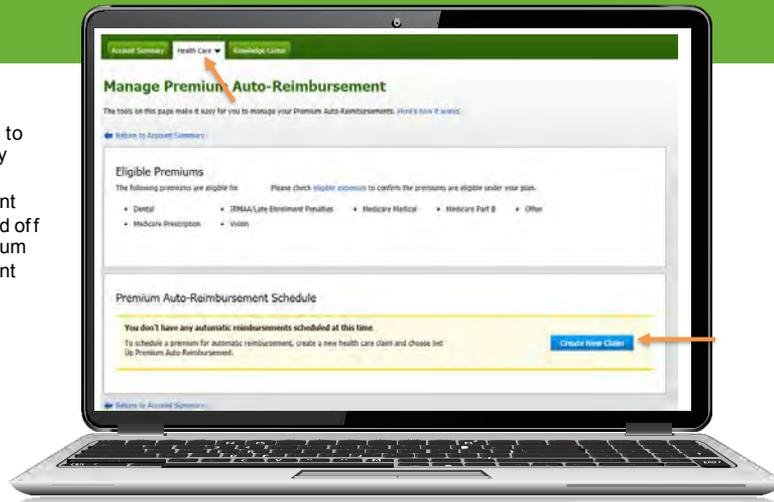
Premium Auto Reimbursement



Next we will review the Premium Auto Reimbursement Process

Manage Premium Reimbursement

- Set up claims to occur monthly
- Turn auto reimbursement feature on and off
- Eligible premium reimbursement



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To manage your premium reimbursement, Click the Healthcare tab.

On this page, you can submit a form for premium reimbursement, set up a monthly claim schedule and turn the auto reimbursement feature on or off.

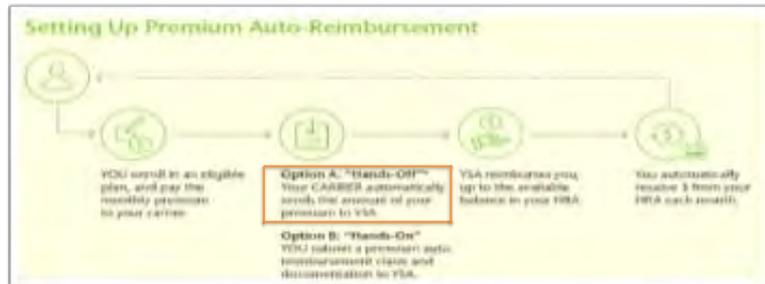
Please note: Your premium reimbursement choices will depend on your specific insurance carrier and health plan.

The first step of reimbursement is paying your monthly premium directly to the carrier.

Most, but not all insurance carriers, participate in premium auto reimbursement. This feature is only available from carriers that offer premium reimbursement on a monthly basis. Your Benefits Advisor will have notified you if your carrier offers this.

Premium Auto Reimbursement (PAR) – Option A, Hands-Off Approach

The Premium auto-reimbursement feature is only for premiums paid on a monthly basis. If a member pays his or her premium using another frequency (e.g., weekly, quarterly, annually, etc.), he or she will need to manually submit a claim form each time to receive reimbursement.



*Option A is available only to those who enrolled in coverage through the Aon Retiree Health Exchange with a participating carrier.

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You have two options for premium reimbursement. This information can also be found in Your Spending Account welcome kit.

For Option A, a hands off approach, the insurance carrier will automatically send your premium amount to Your Spending Account for you...and you don't need to take any action.

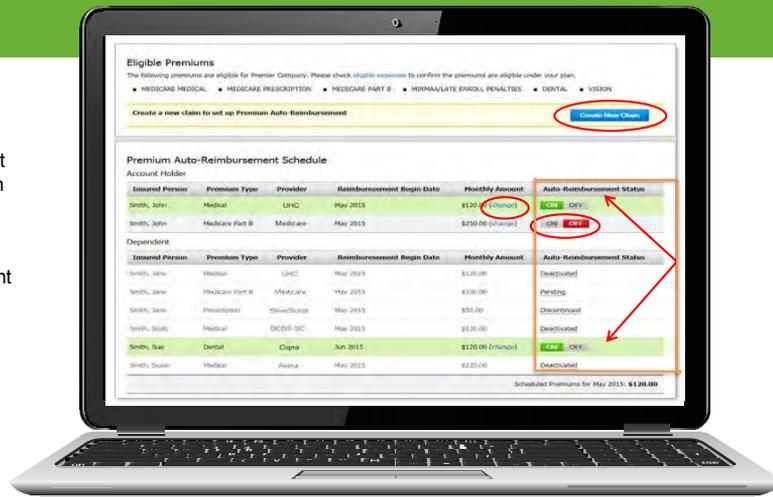
Your Spending Account will then reimburse you up to the available balance in your HRA, and your premium will be processed no later than the 5th business day of each month.

You'll receive your reimbursement within two to three business days using direct deposit or seven to ten business days using US Postal Service.

Important thing to note: Once you pay your first premium to the carrier, it could take up to 60 days from effective date of coverage for the first reimbursement to be received. This is because Your Spending Account must verify the premium payment prior to reimbursement.

Viewing/Changing Premium Auto Reimbursement Online

- Submit claim form
- Adjust amount received each month
- Turn on/off auto-reimbursement
- Check status



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Once you've submitted claims to Your Spending Account, you'll see eligible claims for reimbursement underneath the Premium Auto Reimbursement status which is shown on this screen.

Once you've submitted your claim, you'll be reimbursed month after month as long as there are funds in your account.

If you find that your HRA does not last the entire year, you may want to manage your account differently.

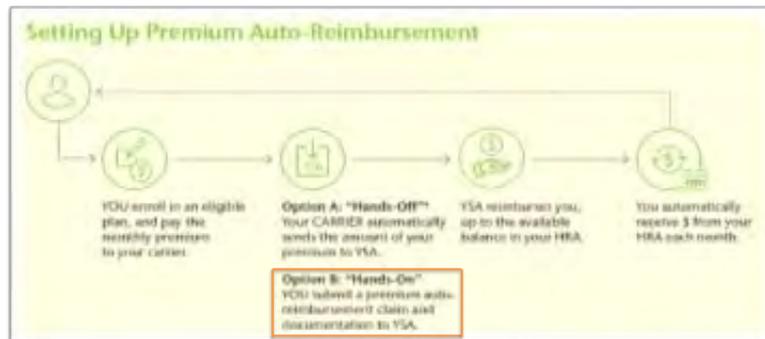
From this screen, you can adjust the reimbursement amount you receive each month and turn on or off auto reimbursement for specific paid premiums.

You can also take your HRA amount, divide by 12 and get a fixed lump sum each month for budgeting purposes. You can set this up on this screen or call your Benefits Advisor.

You're also able to check your auto reimbursement status – whether it's pending, discontinued, deactivated or on or off.

Premium Auto Reimbursement – Option B, Hands-On Approach

Option B requires you to take action, but allows you to get reimbursed faster



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For Option B, a hands on approach, This option requires you to take action, but it also allows you to get reimbursed faster. This process will take up to 10 business days once YOUR SPENDING ACCOUNT has received all of your paperwork. It's a great alternative for those who cannot wait up to 60 days for the first reimbursement.

If you enrolled through Aon and your carrier participates in auto-reimbursement, and your premium changes during the year please allow the carrier to send the file to Aon indicating your premium has changed. If you submit a manual claim form you will stop the auto premium reimbursement process and will need to file a claim form each time your premium changes.

On Line Claim Form

The image shows a laptop screen with an online claim form. The form is titled "Expense 1" and has a "Delete This Expense" link in the top right corner. The form fields are as follows:

Expense Type	Premium	
Insurance Provider	BCBS	
Premium		
Type	Medical	
Amount	120.15	
Frequency	Monthly	What is this?
Set Up Premium Auto-Reimbursement	Yes <input checked="" type="radio"/> No <input type="radio"/>	Advantages of Premium Auto-Reimbursement
Begin Date	01/2016	
Insured Person		
Name	Daniel DeVito	Last Name, First Name
Date of Birth	11-17-1944	
Relationship	Account Holder	
Total Requested Amount	\$0.00	

At the bottom of the form, there is a link "Add New Expense" and two buttons: "Continue" and "Cancel".

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You'll submit a premium reimbursement claim form online and upload your proof of premium payment. Or, mail or fax the form and proof of payment to Your Spending Account.

Then, Your Spending Account reimburses you up to the available balance in your HRA and your premium will be processed no later than the 5th business day of each month.

You'll receive your reimbursement within two to three business days using direct deposit or seven to ten business days using US Postal Service.



Comparing Options A & B



Let's review the 2021 Welcome to Your Spending Account Brochure

	Option A: "Hands-Off"	Option B: "Hands-On"
How you control your money	If you choose to manage through a plan sponsor (Company, Plan's trustee) for all "your" contributions transfer your existing premium to your "Hands-Off"	You'll need to complete a 401(k) distribution form & for Plan to pay on your, on the anniversary of the first vesting.
When you can take your money	You'll receive your first premium payment on the anniversary of the date that you & the administrator, representative or the 401(k) trustee are all each given up to the earliest date that you wish. In the event of a death, you can receive your money at any time.	You'll receive your first premium payment on the anniversary of the date that you & the administrator, representative or the 401(k) trustee are all each given up to the earliest date that you wish. In the event of a death, you can receive your money at any time.
How you control your money	You'll control your money through a plan sponsor (Company, Plan's trustee) for all "your" contributions transfer your existing premium to your "Hands-On"	You'll need to complete a 401(k) distribution form & for Plan to pay on your, on the anniversary of the first vesting.
When you can take your money	You'll receive your first premium payment on the anniversary of the date that you & the administrator, representative or the 401(k) trustee are all each given up to the earliest date that you wish. In the event of a death, you can receive your money at any time.	You'll receive your first premium payment on the anniversary of the date that you & the administrator, representative or the 401(k) trustee are all each given up to the earliest date that you wish. In the event of a death, you can receive your money at any time.

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Here's a quick snapshot of the hands off and hands on approach. This information can also be found in Your Spending Account welcome kit.

Premium Reimbursement for premiums paid Quarterly, Annually, or Semi-Annually

Expense 1 Delete This Expense

Expense Type: Premium

Insurance Provider: BCBS

Premium

Type: Medical

Amount: 120.15

Frequency: Monthly [What is this?](#)

Set Up Premium Auto-Reimbursement: Yes No [Advantages of Premium Auto-Reimbursement](#)

Begin Date: 01/2016

Insured Person

Name: Daniel DeVito Last Name, First Name

Date of Birth: 11-17-1944

Relationship: Account Holder

Total Requested Amount: \$0.00

[Add New Expense](#)

[Continue](#) [Cancel](#)



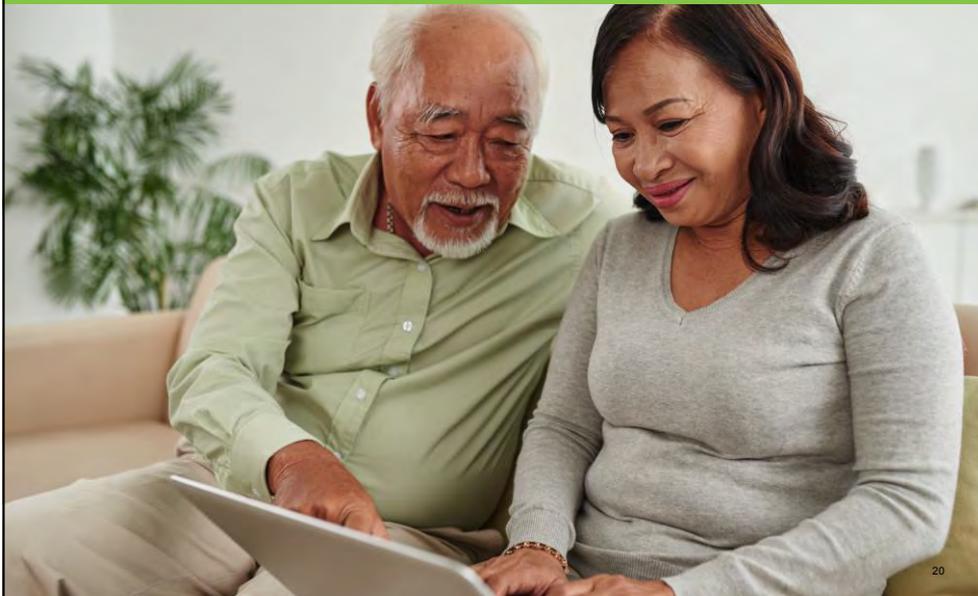
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Let's talk about premium reimbursement that you pay quarterly, semi-annually, or annually. These payment options are only available for Medicare Supplement plans

If you pay your premium at any cadence other than monthly, you will need to file a claim form and submit proof of payment for reimbursement.

For Example, if you pay your premium in full for the year, you will need to submit a claim form to Your Spending Account either online or via mail, along with proof of payment, in order to be reimbursed the total amount.

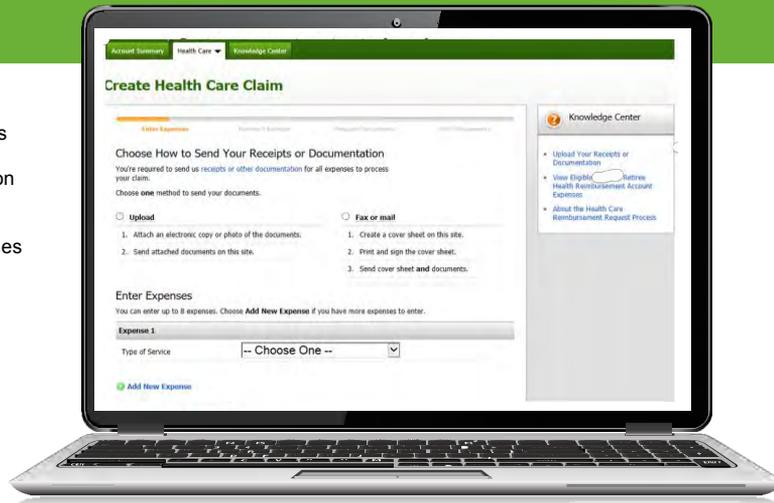
Submitting an Out of Pocket Expense Claim



Next, let's take a look at Submitting an Out of Pocket Expense Claim

Create Health Care Claims

- Submit claims
- Upload documentation
- Create a Fax coversheet
- Enter Expenses



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You'll need to submit claim forms for any out of pocket reimbursement expenses other than premiums, such as co-payments, co-insurance, deductibles, etc. Claim forms can be filed monthly, quarterly, semi-annually or annually.

You have two options when submitting a claim – filling out the online claim form or the manual claim form provided in your spending account welcome kit.

Your Spending Account will process the claim form typically within 4-5 days after they receive it, and you'll be reimbursed either by check or direct deposit.

Create Health Care Claims

Review Expenses	
Expense 1	939205119-01 Change This Expense
Type of Service	Medical
Date of Service	02-01-2019
Service Provider	Anthem
Patient	MILLER, FLORENCE
Total Requested Amount: \$1.00	

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This is what the claim form looks like – You’ll be asked to fill in a few items.

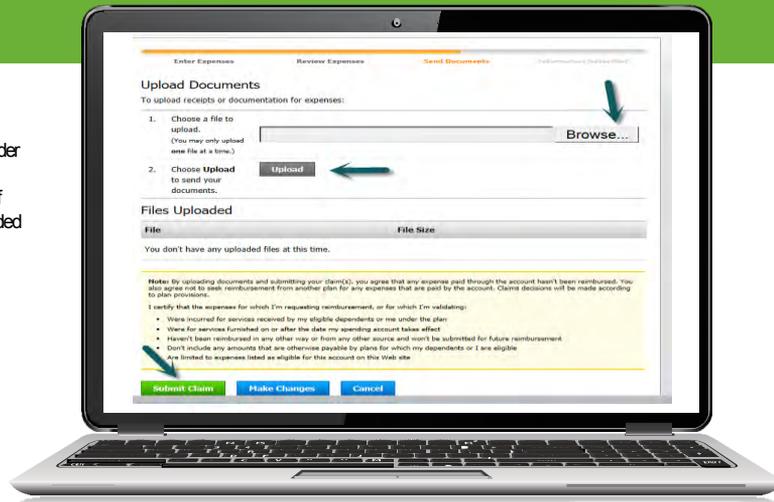
Once you have filled in the required information

Confirm all the information you entered is correct,

and click “continue” to move forward with the process.

Uploading Receipts

- Service date
- Service provider information
- Description of service provided
- Amount



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If you choose to upload your receipts or documentation, for each item you would first click the browse button to select a document and then click the upload button.

Wait for the upload process to complete before either repeating the process to upload additional items OR click the Submit Claim button at the bottom of the page to complete the process.

To make it easier to capture supporting documents, we recommend taking photos of the documents on your phone and emailing them to yourself, so you can easily upload them to the site.

Supporting documentation must follow the needed criteria to get the claim approved. It must include the service date, the service provider information, description of service provided, and the amount.

Just a bank statement or credit card receipt would not apply as it does not provide all the required information.

Examples and details of supporting documentation can be found on the Knowledge Center Tab.

Manual Claim Form

- Mail or fax form to Your Spending Account
- Required proof of payment is required

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YOUR spending ACCOUNT™

Statement Date: **Month XX, 20XX**

TEST PRT
DMM
ORLANDO FL 32826

YOUR Spending Account™
retiree.aon.com/claimname

A000003

HRA Premium Claim Form

While you don't need to submit this page, carefully follow the instructions for completing and submitting this form.

Helpful Hints

- When submitting a claim for your monthly premium include a copy of the premium invoice from your plan that indicates premium begin date, policy holder and amount due.
- When paying for future premiums you may not need to provide documentation with your claim form if your prior claim for the same premium has been approved.
- The premium begin date should be provided, not the date of payment. For example, if you're requesting reimbursement of January premiums, use January 1st as the premium begin date.
- Automatic Reimbursement: This option is available for many Medicare supplemental insurance plans purchased through an exchange plan. Your Benefits Advisor can confirm if your plan supports automatic reimbursement.

Note: Please don't make copies of this claim form for others to use, because their claims may be added to your account. The bar code on this form is connected to your account.

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To submit a manual claim form, locate the claim form within Your Spending Account welcome kit.

You'll need to mail or fax the form and the required proof of payment to Your Spending Account. Fax number and mailing address are listed on the form

Please note: These manual claim forms have a barcode specific to your HRA account. It's really important that you do not share this form with friends or colleagues.

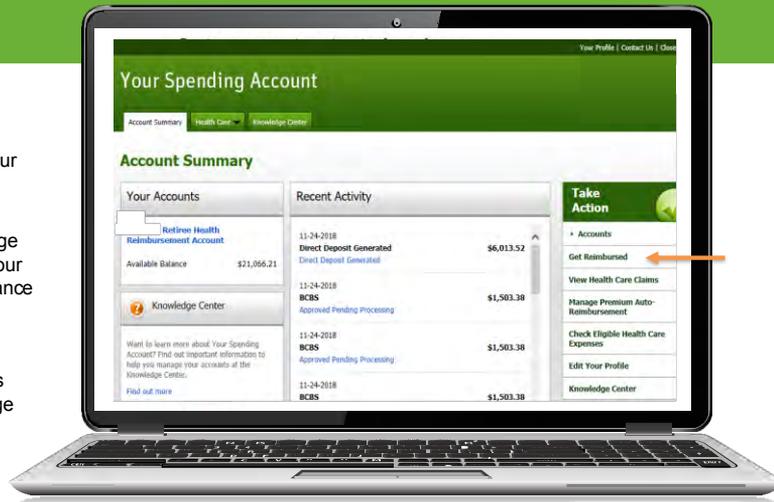
Your Spending Account will process the claim form typically within 4-5 days after they receive it, and you'll be reimbursed either by check or direct deposit.

Keep in mind, if you uploaded your receipts online, you don't to use a manual claim form

Account Summary

Here's a quick overview of how to maximize use of your online account:

- The Account Summary page will include your available balance and recent activities
- Take Action section allows you to manage your HRA



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To submit online click the “Get Reimbursed” link under the Take Action menu on the right side of the Account Summary page or the Knowledge Center page.



Next, we will discuss the Catastrophic HRA Benefit



Catastrophic HRA Benefit \$1,500 max out of pocket

- You'll receive an Explanation of Benefits (EOB) from your plan showing your out-of-pocket cost for each month you've been prescribed drugs
 - If you pay \$1,500 out of pocket for your drugs within the calendar year, you will be eligible for the Catastrophic HRA Benefit
- Submit your Explanation of Benefits and Activation Form (located in the Knowledge Center location in YSA) to Your Spending Account prior to submitting your first prescription drug claim after you've reached \$1,500 out of pocket, OR
 - If you do not have a computer or internet access, the form will be provided upon request through Aon Retiree Health Exchange/YSA service center
- Once the Activation Form and Explanation of Benefits are received, YSA claims department will create the Catastrophic HRA Benefit and process the claims for reimbursement
- HRA Benefit is independent of the Catastrophic HRA Benefit

Only drugs covered under your drug plan will count towards the \$1,500 max out of pocket and only these drugs will qualify for reimbursement once you've reached the \$1,500

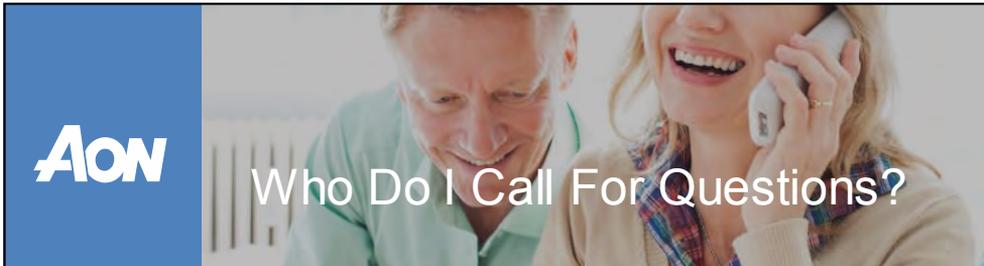
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Next, I will go over the Catastrophic HRA Benefit. Recently this benefit has changed. Once a retiree has paid \$1,500 out of their pocket within the calendar year for drugs covered under their part D plan, the retiree can get reimbursed for any future out of pocket drug cost up to 1 million dollars. Let's discuss how this benefit works in more detail

- You'll receive an Explanation of Benefits (EOB) from your drug plan showing your out-of-pocket cost for each month you've been prescribed drugs
 - If you pay \$1,500 out of pocket for your drugs within the calendar year, you will be eligible for the Catastrophic HRA Benefit
- You'll need to submit a copy of your Explanation of Benefits and a completed Activation Form (which is located in the Knowledge Center location in YSA) to Your Spending Account prior to submitting your first prescription drug claim after you've reached \$1,500 out of pocket, OR
 - If you do not have a computer or internet access, the form will be provided upon request through Aon Retiree Health Exchange/YSA service center
- Once the Activation Form and Explanation of Benefits are received, YSA claims department will create the Catastrophic HRA Benefit and process the out of pocket drug claims for reimbursement
- HRA Benefit is independent of the Catastrophic HRA Benefit

It's important to note - Only drugs covered under your drug plan will count towards the \$1,500 max out of pocket and only these drugs will qualify for reimbursement once you've reached the \$1,500



Who Do I Call For Questions?

Aon Retiree Health Exchange 1-833-704-1028

- Request a claim form
- Assistance filling out claim forms
- Current claim status
- Indicative data updates
- HRA process questions
- Current HRA balance
- Confirmation of receipts
- Member disputing claim denial
- Claim Appeals
- Payments
- Updating direct deposit
- Catastrophic HRA

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If you have questions or need assistance with your HRA account call the Aon Retiree Health Exchange phone number. Our Benefits Advisors and Customer Service department will be able to assist you with:

- Request for claim forms
- Assistance filling out claim forms
- Current claim status
- Indicative data updates
- HRA process questions
- And your Current HRA balance

If you have questions regarding:

- Confirmation of receipts
- Retiree disputing claim denial reason
- Claim Appeals
- Payments
- Updating direct deposit
- Catastrophic HRA

You will be transferred to Your Spending Account for further assistance.



Disclaimers

*As of 2017, aon.com/aboutaon

**Aon Retiree Health Exchange is the only exchange recommended by the National Council on Aging (NCOA) for continually meeting rigorous standards of excellence. For more than 60 years, NCOA has been a leading nonprofit organization committed to improving the health and economic security of older adults.

***We comply with applicable federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Our carrier partners do not discriminate, exclude people or treat them differently on the basis of race, color, national origin, sex, age or disability. It's important that you are treated fairly. That's why our carrier partners follow federal civil rights laws in our health programs and activities. People with disabilities are offered free aids and services. If you are interested in these services, call your insurance carrier's toll-free number.

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If you have other questions, call Aon Retiree Health Solutions
1-833-704-1028 (TTY 711)

- 9 a.m. – 9 p.m. Eastern Time, Monday – Friday
- Closed on holidays

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If you have any questions throughout the year, please call the Aon Retiree Health Exchange at 833-704-1028

Thank you!