VIA BENEFITS™



Via Benefits Reimbursement Guide

How to use your Highway Patrol Retirement System Health Reimbursement Account (HRA)

Welcome to Via Benefits!

Dear First Name Last Name,

This guide introduces how to use and manage the Health Reimbursement Account (HRA) provided by Highway Patrol Retirement System. A contribution in the amount of $00.00 has been made to your reimbursement account* that is available 01/01/2022.

This guide contains instructions for managing your reimbursement account and explains how to use the features to help you automate your reimbursements.

Faster. Safer. More convenient.

Download the Via Benefits Accounts mobile app to view your available balance easily, upload receipts and view the statuses of your expenses. Download the app or sign into **my.viabenefits.com**.

VIA BENEFITS ACCOUNTS

GET IT ON Google Play

Download on the App Store

Access our privacy policy at **my.viabenefits.com/about/privacy-policy**. If you have questions or concerns, please contact us.

*Extend Health, LLC administers Via Benefits reimbursement accounts.

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Resources



Mobile App

Access your account from your smartphone or tablet. Search for Via Benefits Accounts where you download apps.



Via Benefits Website

Sign in to your account at **my.viabenefits.com** and select **View accounts** under **Funds & Reimbursements**.



Phone

1-833-431-1358
Take advantage of voice-activated information available 24/7. After identifying yourself, get instant results by saying:

- "Balance" – Hear your current HRA balance.
- "Forms" – Request HRA-related forms mailed to your mailing address on file.
- "Status" – Hear the amount, date and status for your three most recent reimbursement requests.

You can also speak to a Via Benefits representative 8:00 a.m. to 9:00 p.m. Eastern Time by calling 1-833-431-1358.



Mail

PO BOX 981156
El Paso, TX 79998-1156



Guide Contents

This guide has essential information on how to manage your reimbursement account. Inside are details to set up and manage your account, including accessing the account, setting up direct deposit, automating premium reimbursements, requesting reimbursements and reviewing eligible expenses.

Inside this guide, you'll find information on:

- Getting to Know Your HRA
- Setting Up Direct Deposit
- Automating Your Reimbursement
  - Automatic Premium Reimbursement
- Understanding the Reimbursement Process
  - Prepare Your Request
  - Submit Your Request
  - Get Approved and Reimbursed
- Giving Caregivers Access to Your HRA

The following form(s) and or insert(s) are included with this guide:

- ACH Direct Deposit

We're here to assist you

If you still have questions after reading this guide, go to **my.viabenefits.com** and visit our **Help & Support** section containing answers to frequently asked questions. You may also call Via Benefits at 1-833-431-1358.





Getting to Know Your HRA

Your HRA helps you manage health care costs. Take a few moments to read through this guide to see how to manage your reimbursements quickly and easily, and keep track of your balance.

Managing your reimbursement account

The quickest and easiest way to manage your HRA is to use the Via Benefits Accounts mobile app or website. You'll receive your reimbursements faster, as we can begin processing your request right away rather than waiting for your request in the mail.

Sign up for the mobile app

- Download the Via Benefits Accounts mobile app available from the App Store and Google Play.
- If you're a new user, select **Create Account**.
- If you're a returning user, enter your email address and select **Next**.
- Follow the onscreen prompts to set up your account.

Sign up for a Via Benefits account

1. Go to **my.viabenefits.com**.
2. If you're a new user, select **Sign Up**.
3. Follow the on-screen prompts to sign up with Via Benefits.

Note: If you're a returning user, enter your email address and password, then select **Sign In**.

Automated information over the phone

Via Benefits also provides you with information over the phone through our automated phone system. Through this system, you have access to hear your account balance and reimbursement status, and to request paper forms be mailed to you. To access, see **Resources** on page 4.



Setting Up Direct Deposit

Direct deposit is the fastest, most secure method for receiving your reimbursements directly to the account you choose. You can set up direct deposit in the mobile app or on the website, or submit a paper form requested through our automated phone system.

Your former employer may require that you set up direct deposit to receive reimbursement. If that's the case, you'll receive a separate communication concerning that requirement.

Set up direct deposit online

1. Sign into Via Benefits at **my.viabenefits.com**.
2. Select **View accounts** under **Funds & Reimbursements**.
3. Select **Reimbursement Center**.
4. Select your name, then select **Banking Information**.
5. Select **Add Bank Account**.
6. Provide the required information, then select **Save**.

Set up direct deposit by mail

If you prefer to update your bank account information manually, call Via Benefits at 1-833-431-1358 (TTY: 711) and follow the automated prompts to request a form be mailed to you. The address is at the top of the **Direct Deposit Authorization Form**. Using a form is the slowest method of signing up for direct deposit.

Automating Your Premium Reimbursement

Automate your premium reimbursement by turning on Automatic Premium Reimbursement or submitting a recurring reimbursement for an entire plan year. When you set up direct deposit, your reimbursement will automatically deposit the funds into your bank account.

Automatic premium reimbursement

Via Benefits offers an Automatic Premium Reimbursement feature for most insurance policies. When enabled, this allows your insurance carrier to notify Via Benefits you've paid your monthly premium, then Via Benefits will automatically deposit your reimbursement to your bank.

If you didn't activate Automatic Premium reimbursement during enrollment, you can call Via Benefits or sign into your online account, select **View accounts** under **Funds & Reimbursements** and scroll to **your Automatic Premium Reimbursement** settings.

Please allow up to six weeks to receive your first Automatic Premium Reimbursement. If it's been more than eight weeks, feel free to reach out to Via Benefits so we may contact your insurance carrier on your behalf.

Recurring premium reimbursement

You can set up a recurring premium reimbursement to reimburse yourself directly from your HRA for your monthly premiums. Submit a Recurring Reimbursement Request on the mobile app or our website, or by mailing or faxing a Reimbursement Request Form to Via Benefits. Paired with direct deposit, you'll automatically receive reimbursement directly to your bank account. You'll need to set up a recurring reimbursement every plan year to continue to receive reimbursements automatically.



Understanding the Reimbursement Process

You can use your HRA to reimburse yourself for any eligible premiums and out of pocket costs. Understanding how the process works will help you receive your reimbursements as soon as possible.

Prepare your request

Gather your supporting documentation.

Premiums:

When submitting supporting documentation for premium expenses, use a Proof of Coverage Letter or Premium Statement from your insurance carrier.

The document needs to include this information:

- Premium coverage period (e.g., 01/01/2022 – 12/31/2022)
- Premium type (e.g., Medical, Medicare Part B)
- Carrier (e.g., Humana, N/A for Medicare Part B)
- Individual serviced (e.g., John Doe)
- Monthly amount (e.g., $200.00)

Out-of-pocket costs

When submitting supporting documentation for out-of-pocket expenses, use the following documents: Explanation of Benefits (EOB), provider receipt or pharmacy receipt.

The document needs to include this information:

- Date of service (e.g., 01/01/2021)
- Expense type (e.g., Copay)
- Provider (e.g., Dr. Smith, CVS)
- Individual serviced (e.g., John Doe)
- Amount (e.g., $100.00)



Documents You Should Save

Below is a list of essential documents to watch for and save once they arrive. It's a good practice to keep these documents until you are sure they are no longer needed.

From your insurance carrier:

Premium Payment Statements

Your insurance carrier will prepare a policy statement or a monthly premium statement containing your monthly premium amount and payment schedule. Save all policy statements, premium statements, invoices, premium coupons and receipts you receive from your insurance carrier for use as supporting documentation when submitting your reimbursement requests. If you haven't received or can't locate an invoice or statement, you may call your insurance carrier.

Explanation of Benefits (EOB) Statements

Your insurance carrier will provide an EOB stating the amount of the expense covered by the plan, the remaining account balance and the amount of your responsibility. Keep these EOBs as documentation of your health care expenses. If you haven't received or are unable to locate an EOB, contact your insurance carrier.

Monthly Prescription Drug Plan Summaries

Each statement summarizes important information about your prescriptions covered that month and may be needed to support your reimbursement request. If you don't enroll in a prescription drug plan, you won't receive these documents.

From the Social Security Administration:

Social Security Benefit Award/Proof of Income Letter

The Social Security Administration issues an annual Social Security Benefit Award Letter/Proof of Income Letter, usually during October or November. This letter specifies the amount of your Social Security benefit for the coming year and any deductible amounts. This letter should be saved and is required as supporting documentation. If you don't have your Benefit Award/Proof of Income Letter, call the Social Security Administration at 1-800-772-1213 and follow the prompts to request another Benefit Award/Proof of Income Letter.



Submit Your Request

Using the Via Benefits Accounts mobile app or website is the fastest, safest and easiest way to reimburse yourself for an expense. You can also request reimbursement by mail, but these requests take longer to process.

Submitting using the mobile app or website will require you to use a digital copy of your document. If you're using your computer, you can upload any of the following file types: PDF, GIF, JPG, TIF or BMP. There's no limit to the number of files you can upload, but each file you upload can't exceed 5 MB. Most smartphones or desktop scanners can create the files, which you can then attach to your request in one of two ways:

- **Mobile App**
  As soon as you sign in, select the **Get Reimbursed** button. Follow the onscreen prompts, and the mobile app will walk you through the process.

- **Website**
  Once you've signed into your account, choose the **Funds & Reimbursement** tile, then select the **Reimbursement Center** button. Once you're on the **Dashboard**, select the reimbursement type. Follow the onscreen prompts, and the website will walk you through the process.



Get approved and reimbursed

After submitting your expense, you may receive an Explanations of Payment (EOP) or Explanations of Unpaid Expenses (EOUE). These provide details about expenses that have been paid, not approved or denied.

- Via Benefits will notify you when you are paid and an EOP will be available in your online account.
- If any part of your reimbursement request is not approved or denied, Via Benefits will provide the reason by either mail or email, depending on your communication preferences. You may need to take action, such as providing additional supporting documents.
- If you don't have a sufficient balance in your HRA, Via Benefits will reimburse as much of your approved expenses as possible.
- If you've turned on Automatic Premium Reimbursement, you'll see details about your reimbursement requests on the EOP and EOUE.



Information on Explanation of Payment and Explanation of Unpaid Expenses Documents

EOPs and EOUEs provide details about paid, not approved and denied expenses. These documents can't be remailed once you have received one but are always available electronically when you sign in to your online account.

When you receive an EOP or EOUE, you'll notice a summary section in the top right corner that includes your available HRA balance and reimbursement summary, including a partial account number for your direct deposit. Here are the line items you'll see on the document:

- **Amount Requested** is the total amount you've submitted for reimbursement.
- **Approved** is any amount paid to you toward this reimbursement request. Check your online account history to help you understand which expense(s) it's referring to. We may show reimbursements of multiple requests on a single document.
- **Denied** includes any ineligible expenses. The EOUE includes the denial reason along with what you can do to appeal a denied expense.
- **Not Approved** are eligible expenses where you may need to take action, such as providing additional supporting documentation. Follow the action steps described in the EOUE.

- **On Hold** are approved expenses that are not yet paid because you don't have enough money in your HRA to cover the reimbursement. Expenses may also be on hold if approved and you don't have direct deposit set up. (When you set it up, you'll receive reimbursement.)

- **Used for Offset** are approved expenses but applied to pay back a previous overpayment. The offset will continue until you pay the total amount of the overpayment.

Please note certain notifications are only emailed: Updates or confirmation that we've received your reimbursement request or supporting documents will only be emailed to you. We do this because it's more efficient and reduces paper waste. And if you're looking for your EOPs or EOUEs, know you can always find them in your online account.



Eligible Expenses

Expenses that are eligible to be reimbursed through your health reimbursement arrangement (HRA) include:

Premium expenses

Apply the funds in your reimbursement program toward the Medical, Prescription Drug, Dental, Vision, Medicare Part A/B and Long Term Care premium expenses incurred while you are eligible for your funding program. Hearing premiums are not included. Generally, you'll pay your insurance premiums to the insurance carrier every month before requesting reimbursement.

Out-of-pocket expenses

Your reimbursement program allows you to be reimbursed for your eligible out-of-pocket health care expenses to the degree that funds are available. Eligible out-of-pocket expenses include copayments, deductibles and coinsurance payments. Other eligible expenses include those incurred while paying for Medical, Pharmacy, Dental, Vision and Hearing services as described in Section 213 (d) of the Internal Revenue Code. For more information, see the IRS publication 502 (available at www.irs.gov/pub/irs-pdf/p502.pdf), the Summary Plan Description (SPD) provided by your former employer or benefits provider, or call Via Benefits.

Eligible expense categories

The list on the next page is a sample of eligible expenses for reimbursement based on IRS Code Section 213(d). It's not a complete list and is subject to change without notice. The list includes some common health care expenses that may not be eligible for reimbursement under your specific funding program. For more information on eligible expenses covered by your particular plan, refer to your SPD, view eligible expenses using your online account or contact Via Benefits.

Premiums

- Medical
  - Medicare Supplement/Medigap
  - Medicare Advantage
  - Individual and Family Plans (marketplace plans)
  - Short-Term Medical
- Medicare Part A/B
- Prescription drug
- Dental
- Vision
- Long-Term Care

Out-of-Pocket Expenses

- Medical
  - Doctor
  - Chiropractor
  - Hospital bills
  - Diagnostic testing
    - Lab work
    - X-rays
  - Physical, occupational or speech therapy
  - Oxygen and oxygen equipment
  - Medical equipment and repair
    - Wheelchair
    - Walker
    - Crutches

        - CPAP equipment and supplies
    - Vaccinations/immunizations
    - Transportation expenses for medical care
        - Ambulance
        - Personal vehicle mileage
        - Transportation service
            - Bus, train, taxi, ride-share services, parking
    - Over-the-counter
        - Diabetic supplies and testing equipment
        - First aid supplies
    - Adult incontinence supplies
- Pharmacy
    - Over-the-counter medicines
- Dental
    - Examination, cleaning and x-rays
    - Treatment
    - Oral surgery
    - Dentures and implants
- Vision
    - Eye examinations
    - Eye glasses/contacts
- Hearing
    - Hearing Aids
    - Hearing Aid Batteries and Repairs

Non-Reimbursable Expense Examples

- Premiums for life insurance, critical illness, income protection or disability insurance
- Premiums for cost sharing insurance (Healthcare Sharing Ministries, Medishare)
- Cosmetic procedures
- Medical marijuana or CBD products
- Weight loss programs, food and beverages
- Assisted living or long-term care expenses
  - Cost of medical care provided by the facility may be reimbursable
- Household help
- Gym membership*
- Dietary supplements*

* Unless a documented medical neccessity



Giving Caregivers Access to Your HRA

As a part of managing your HRA, we recommend you establish a family member or loved one as an authorized representative. For your protection, we're restricted from sharing your personal health information, even with a spouse or close family member, without your permission. Making someone an authorized representative permits them to access your Via Benefits account. If something should happen to you, your authorized representative can help handle your affairs.

You may designate an authorized representative for any length of time and can change your representative at any time. You can also designate more than one individual as a representative on your account. For example, you may want one representative to help manage your HRA and another representative to assist with your health plan choices.

There are three levels of authorization you can grant:

- Power of Attorney (POA)
- Authorization to Release Personal Information – Full
- Authorization to Release Personal Information – Limited

Contact Via Benefits to establish an authorized representative. A Via Benefits representative can walk you through the process.

If you're unable to come to the phone, a Via Benefits representative can provide details to the person who calls about submitting documentation for review.

Don't mail original receipts or documents; provide copies for ARPI authorization or reimbursements.



Frequently Asked Questions

Since 2004, Via Benefits has helped retirees access and manage their reimbursement accounts. We understand many people have similar concerns. Below are answers to some of our most frequently asked questions.

Why wasn't my reimbursement paid?

A reimbursement might not be paid for many reasons, including incorrect or incomplete supporting document(s). If a reimbursement request isn't paid, you'll be provided a reason via email, mail or your online account. The reason will include any actions you can take to correct it.

When will I receive my reimbursement?

Direct deposit payments take three business days to appear in your bank account after the reimbursement request is processed. A check can take up to 10 business days after the reimbursement request is processed.

Who do I contact if I have questions?

Via Benefits' trained representatives are always happy to hear from you. Our representatives are available Monday through Friday, 8:00 a.m. to 9:00 p.m. Eastern Time. Call us using the toll-free phone number printed at the front of this guide or the bottom of the page.

To verify your identity, you'll need to answer a few questions before connecting to a representative. Please be prepared to provide your ZIP code and the last four digits of your Social Security Number.



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VIA BENEFITS™



**********AUTO**5-DIGIT
FIRST & LAST NAME
ADDRESS
CITY, STATE ZIP