

## **OP&F HRA FAQs**

### **I do not have my reimbursement yet. Is this a problem?**

No, not a problem, it could take up to 6 to 8 weeks for your first reimbursement to be received. This is because “Your Spending Account” must substantiate the premium prior to reimbursement.

You may choose to use Option B the Hands-On approach, and fill out a one-time auto reimbursement claim form and send in with proof of payment, (canceled check, bank account statement, and receipt from carrier) by mail, fax or uploading through our website and this will speed up your reimbursement process. Or, if you are comfortable waiting up to 6 to 8 weeks for your first reimbursement to be received, do nothing. You will receive your January and February reimbursement at the same time and all future reimbursement will be received by the 5<sup>th</sup> business day of the month.

### **Does the HRA reimbursement always come from the same account?**

OP&F establishes an HRA on the retiree and/or spouses’ behalf. It is a joint account and all reimbursements will come from that joint account.

### **Can I get a list of eligible expenses?**

Yes. Go to your account:

- Click on the HRA tab.
- Click on “Account Summary”.
- Click on “Check Eligible Expenses”.

If you do not have access to a computer, simply call Alight and they will be happy to mail you out a copy of the eligible expenses.

### **What is YSA?**

YSA stands for “Your Spending Account.” This is a division within the Alight Retiree Health Exchange that administers your HRA accounts.

### **What if I don’t want the whole premium amount reimbursed?**

You can go to your account and change the premium amount to a lesser amount. Or, contact Alight who can help you manage your HRA account if you do not have access to a computer.

**How does the retiree let Alight know if they want option A or B?**

The default for participating carriers is option A, “hands off.” After reading the Welcome to Your Spending Account brochure and reviewing Options A and B you can simply go online and send in a Premium Auto Reimbursement Claim Form if you want option B “hands on” or call Alight for assistance.

**Can I make copies of the claim form and share with other members?**

No, for security reasons, the retiree would need to call to obtain a claim form. There are bar codes on the forms that are specific to that retiree.

**Are retirees aware that the welcome kits are mailing?**

Yes, this was discussed during the retiree meetings and webinars.

**Why do I have to submit a form to receive auto reimbursement?**

You do not need to submit a claim form if you are comfortable waiting up to 6 to 8 weeks for your first reimbursement, or if your premium changes during the year.

**If “hands on,” can I use the same claim form for both myself and my spouse?**

Yes, you can include all expenses on the same claim form.

**Is a premium auto reimbursement form only for the initial reimbursement?**

No. It can also be used to request a change in premium during the year as well.

**Can I get my HRA balance over the phone?**

Yes, call Alight where your balance can be heard over the phone. No need to speak with anyone to obtain this information.