

# *Your Retirement Healthcare Benefits with GCPS*

## ***IMPORTANT HEALTHCARE COVERAGE INFORMATION FOR GARRETT COUNTY PUBLIC SCHOOLS MEDICAL PLAN PARTICIPANTS WHO WILL SOON BECOME ELIGIBLE FOR MEDICARE***

*Based on our records, you are, or soon will be, eligible for Medicare and should have received notification from the Social Security Administration on enrollment in Parts A & B. This letter will provide you with additional information on changes to your Garrett County Public Schools healthcare benefits based on your upcoming eligibility for Medicare.*

Since you will soon become eligible for Medicare, your current Garrett County Public Schools medical plan coverage through CareFirst will end. You will need to transition to medical coverage available to Garrett County Public Schools Medicare eligible participants through a private exchange with SelectQuote Senior. Through this exchange, you will have an opportunity to select from plans with various levels of coverage and premiums. SelectQuote Senior will assist you in choosing the healthcare plan for medical and prescription drug coverage that meets your needs for both coverage and cost.

Once you are enrolled in a medical plan through the SelectQuote Senior Medicare exchange, your payment process will change. Through the exchange, you will pay your premiums directly to



the insurance company with which you have enrolled for coverage. Garrett County Public Schools will make a monthly contribution of **\$HRA AMT (Provided by the BOE)** a Health Reimbursement Account (HRA) set up on your behalf. After you have elected coverage, the HRA will be available for reimbursement of eligible premiums and expenses up to the amount available in the HRA. We recommend using your HRA funds to pay for your Medicare Supplement, Part B, Medicare Advantage, and Plan D Prescription Drug Plan premiums, then use remaining funds for other qualified expenses. You will be automatically enrolled in your HRA after you have obtained Medicare Parts A and B and have enrolled in a Medicare plan through SelectQuote Senior. Navia Benefit Solutions, the HRA administrator, will contact you with a welcome letter confirming your enrollment.

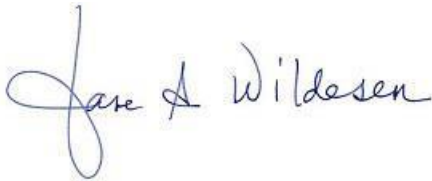
**Next Steps:**

- ★ Review the Health Matters booklet and Medicare information included in this packet
- ★ Contact SelectQuote Senior toll free at 1-844-851-7657 to sign up for supplemental medical coverage, Monday through Friday 8:00am to 7:00pm CST and Saturday 9:00am-3:00pm CST.

If any of your eligible family members; e.g. your spouse, are enrolled in the Garrett County Public Schools medical plan but are not eligible for Medicare, this change in medical programs does not apply to them. They will still have the applicable CareFirst program for their medical coverage. Payment of their premiums will continue to follow the current process. And finally, this change in medical programs has no effect on the retirement vision and dental plans. If you selected vision and/or dental coverage through Garrett County Public Schools, your coverage in retirement will remain in effect until you notify us to terminate it.

For additional information, please contact the Human Resources Office at 301-334-8904.

Sincerely,



Jane Wildesen, Director of Human Resources & Employee Relations  
Garrett County Public Schools  
Human Resources



## SELECTQUOTE BENEFITS

### *Your Individual Insurance Marketplace*

Using SelectQuote Benefits' private Medicare marketplace, SelectQuote Senior, allows you to shop and compare multiple highly rated insurance carriers. When you call to shop your insurance, you will be speaking with a dedicated agent at **SelectQuote Senior**, our Medicare insurance marketplace.

### *A Knowledgeable, Licensed Agent*

SelectQuote's licensed agents receive extensive training and are licensed in all 50 states. We don't rush our calls with you. The conversation with your SelectQuote Senior agent will be an educational experience and will guide you through the enrollment process. SelectQuote licensed agents are commission agnostic, and are not compensated based on the carrier or plan you select. This enables them to provide you with unbiased advice about your healthcare insurance plan selection. The service your agent will provide includes:

- ◆ Your agent provides their direct phone number and saves your contact and healthcare insurance, use of service and prescription drug information to facilitate seamless conversations with you during future calls with your SelectQuote agent. We record all of our calls for Medicare and HIPAA compliance and to ensure a smooth enrollment experience for you.
- ◆ You will have the ability to enroll in your chosen healthcare policy via telephone conversation with your agent.
- ◆ Our dedicated Customer Care Team will ensure a smooth enrollment and a lifetime of service for you.

## HEALTH REIMBURSEMENT ACCOUNT PROCESS

Garrett County  
allocates HRA  
funds (subsidy)  
to eligible  
Retirees

Retiree works  
through  
SelectQuote to  
enroll in  
individual  
coverage

Retiree  
regularly files  
claims or  
activates  
recurring-  
reimbursement

Retiree is  
reimbursed for  
previously paid  
health care  
expense using  
HRA benefit  
dollars

## INFORMATION AND FAQs ABOUT YOUR HRA

Navai Benefit Solutions will send you the forms necessary for enrollment. They are:

- ◆ **Standard Request Form**: Required to receive a recurring monthly premium reimbursement for the plan year. Documentation of insurance coverage must be submitted with this form.
- ◆ **Navia Direct Deposit Form**: Allows reimbursements to be deposited to your bank account - OPTIONAL
- ◆ **HIPAA Designated Representative Form**: Required if you want to allow Navia to speak to a family member on your behalf - OPTIONAL

Completed enrollment forms can be returned via email, fax, or mail.

- ◆ **Return Forms via Email:** 105@naviabenefits.com
- ◆ **Return Forms via Fax:** 866-831-6222
- ◆ **Customer Service Phone:** 866-897-1996

Mailing Address for above forms:

Navia Benefit Solutions  
P.O. Box 53250  
Bellevue, WA 98015



## CALL FOR ASSISTANCE

If you need assistance with using our online services, or have questions about using your HRA or submitting a claim for reimbursement, you can call Navia at 866-897-1996.

### Participant Customer Service

#### Navia Customer Service

**Customer Service Email:** 105@naviabenefits.com

**Customer Service Phone:** 866-897-1996

**Customer Service Fax:** 866-831-6222

**Customer Service Mailing address:**

Navia Benefit Solutions

PO Box 53250

Bellevue, WA 98015

**If you have not yet enrolled for a medical plan through SelectQuote Senior's exchange, please immediately call them at 1-844-851-7657, and select Option 1.**

### ***How to set up your Health Reimbursement Account (HRA) and Submit Claims for Reimbursement***

You only need to set up an online profile if you want to:

- ◆ Set up direct deposit online
- ◆ Monitor and manage your Health Reimbursement Account (HRA) online
- ◆ Submit claims online
- ◆ Check the status of your claims online

You do not need to set up an online profile if you want to submit all of your claims in paper form.

You will be sent information after enrollment is established on how to access your HRA account through the Navia Participant Portal.



If you have any questions or difficulty with your password, please call the Navia customer service line at 866-897-1996. They will reset your log in and password.

### ***Additional Manual Claims Filing Information***

- ◆ Claim forms are available for download on the Participant Portal at [www.naviabenefits.com](http://www.naviabenefits.com) or you may call or e-mail Navia customer service to request a copy.
- ◆ Claims can be submitted via the Navia Consumer Portal, by mail (see address on page 9), MyNavia mobile app, email at [claims@naviabenefits.com](mailto:claims@naviabenefits.com), or by fax.
- ◆ Reimbursements are processed by direct deposit or check
- ◆ Documentation needs to be submitted with the claim form. This documentation can be:
  - Receipts need to be in accordance with the 213(d) eligible expenses. See the attached form for a list of eligible expenses

Note: For Medicare premiums deducted from your Social Security check, provide your "Proof of Income Letter" from the Social Security Administration, sometimes called a budget, benefits, or proof of award letter. For lost letters, you can request a Proof of Income Letter by contacting the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778) or [www.ssa.gov](http://www.ssa.gov).

## **DIRECT DEPOSIT OR CHECK**

If you want the reimbursement directly deposited into your bank account, you can set this up online at [www.naviabenefits.com](http://www.naviabenefits.com). Due to security procedures, the call center representatives cannot take your bank account information over the phone. However, call center representatives will provide directions and walk you through the online account set-up process. Once you set up a direct deposit arrangement, it will continue until such time as you decide to discontinue it.

If you prefer, you may fill out a Direct Deposit form that is included in this packet. Complete the form and mail or fax it along with your Reimbursement form.

Otherwise, you will receive a check for the applicable reimbursement.

## ***Frequently Asked Questions Regarding your HRA Account***

### ***General Questions***

#### **Q. What is a Health Reimbursement Account (HRA)?**

**A.** A Health Reimbursement Account (HRA) is part of the benefit plan offered to you by Garrett County Public Schools. **As of your eligibility date, EFFECTIVE DATE (Provided by BOE)** Garrett County Public Schools will contribute **\$ HRA AMT** each month into an HRA set up for you to help pay for your eligible healthcare expenses. Going forward, the HRA funds will follow a calendar year plan (January 1 – December 31).

#### **Q. Do I have to enroll in a medical program through SelectQuote Senior's exchange to be eligible for the reimbursement?**

**A.** Yes. To be eligible for the HRA contribution from Garrett County Public Schools, you must enroll in a medical plan through SelectQuote Senior. *You must continue to enroll in a plan with SelectQuote Senior in subsequent years, e.g. 2021, 2022 and beyond.*

#### **Q. Who processes my HRA claims?**

**A.** This service is provided by Navia Benefit Solutions, who administers the retiree HRA on behalf of SelectQuoteSenior.

#### **Q. Who can I call if I have questions regarding my HRA?**

**A.** You may contact the Navia Customer Service Center at 866-897-1996.

#### **Q: Who can contribute to my HRA?**

**A.** HRAs are funded solely through employer contributions. Your employer determines the amount and at what frequency funds will be contributed to your account.

**Q. What is the maximum amount Garrett County Public Schools will contribute to my HRA?**

A. Garrett County Public Schools will contribute a maximum of **\$HRA AMT (provided by BOE)** to the HRA every month. Garrett County Public Schools reserves the right to amend or terminate the benefit programs at any time and for any reason.

**Q. Are the contributions or reimbursements provided through the HRA considered taxable income by the IRS?**

A. No. Contributions into the HRA and reimbursements from the HRA are not taxable income.

**Q. Will I earn interest on the money in my HRA?**

A. No.

**Q. Will I receive monthly statements?**

A. Quarterly statements will be sent. In addition, before the end of the calendar year, Navia will send out a statement to participants who have a balance left in their HRA, and any unused balance will carry over to the next year. This will help to remind you to file claims for unused funds if desired. You can also log into the HRA online at any time to view your available account balance and claim history.

**Q. Who is responsible for submitting a claim?**

A. As the participant, you are responsible for filing a request for claim reimbursement.

**Q. What is the general processing time for claim submissions?**

A. Processing of manual claims submitted to Navia will routinely be processed within 3-5 business days. For recurring reimbursements, if a direct deposit account is set up, you can expect your deposit by the 15<sup>th</sup> of the month.

**Q. How does reimbursement from the HRA work?**

A. **Step 1:** Pay Your Healthcare Plan Premiums and/or qualified IRS Section 213(d) expenses. You are responsible for paying your premiums directly to the insurance company. Most insurance companies will allow you to pay your premiums either by check or by having money withdrawn directly from your bank account. In addition, Medicare Advantage, Medicare Part D Prescription Drug plans, and Medicare Part B allow you to have your premiums withheld from your Social Security check.



**Step 2:** Submit Your Health Expense Claims for eligible premiums or expenses to the Reimbursement Center either online or with a paper claim through postal mail.

**Step 3:** Receive Your Reimbursement. You can be reimbursed from the HRA in one of two ways once your claim for reimbursement is approved. You will receive your reimbursement by direct deposit or a check mailed directly to you.

**Q. Is there a submission deadline for reimbursement?**

A. Per the program guidelines, you have 90 days after the end of the plan year (December 31) to file any claims for services incurred the prior plan year. In the case of death, submission deadlines do apply. Additional information is provided below.

**Q. What is the maximum length of time to submit for the auto-reimbursement for recurring premiums?**

A. The maximum length of time the participant can submit for recurring premiums is one year. You would need to submit a new form with proper documentation after one year, or if premiums change, whichever occurs first.

**Q. How do I cancel a recurring expense?**

A. You would need to **submit a request to cancel a specific recurring payment**. This can be done by emailing the Customer Service Unit at [service@naviabenefits.com](mailto:service@naviabenefits.com) or by calling **1-800-669-3539**.

**Q. What happens to a participant's account in the event of his or her death?**

A. The HRA funds are forfeited. Your personal representative or executor of your estate may submit claims up to 180 days after the date of death for eligible expenses incurred.

**Q. What is the process for appealing a claim denial?**

A. Participants may file an appeal in writing within 180 days upon receipt of the notice that the claim was denied. Please send requests to the Customer Service Unit:

Navia Benefit Solutions  
PO Box 53250  
Bellevue, WA 98015

**Q. Can I view my HRA balance?**

A. Yes, you can view the balance of your HRA at any time by visiting the Navia Participant Portal at [www.naviabenefits.com](http://www.naviabenefits.com)

**Q. What do I do if I am locked out of the Member Login?**

A. If you are locked out of your Participant Portal Login, or don't know your username and password, contact our Customer Service department at 866-897-1996 a customer service representative will assist you with accessing the site.

**Q. I have a question about my plan. Who should I contact?**

A. You can contact Navia Customer Service department by calling 866-897-1996. Your call will be answered by a live customer service representative who will be able to assist you with your benefits plan. Customer service is available Monday – Friday from 7:00am –7:00pm CST.

***Distribution Questions***

**Q. Can I use the money in my HRA to pay for health insurance premiums?**

A. Yes, you can pay for health insurance premiums (including Medicare Supplement, Medicare Advantage, Prescription drug, and your Part B premium) with funds from your HRA account.

**Q. What expenses are eligible for reimbursement?**

A. You can pay for qualified medical expenses, as determined by your employer, with funds from your HRA account. Qualified medical expenses generally include diagnosis, treatment and prevention of disease, or treatment for any part or function of the body. Cosmetic medical expenses (such as a facelift) and expenses that benefit your general health (such as health club fees) are not eligible. We have attached a list of 213(d) Eligible Medicare Expenses. Please check with Navia customer service department if you have questions about what is covered.

**Q. What if I use funds in my HRA for non-medical expenses?**

A. You are not allowed to use funds in your HRA for non-qualified expenses.

**Q. How do I access my HRA to pay for health insurance premiums?**

A. There are many ways to file claims for reimbursement such as the Recurring Reimbursement option, online consumer portal, mail, fax, or email. In addition to an HRA claim form, we will also need proof of payment and a premium statement. This can be completed through one of the following ways:

- ◆ Your insurance premium statement, OR
- ◆ A credit card statement, OR
- ◆ A bank statement

**Q. What if I submit a claim for an amount larger than the balance of my HRA?**

A. You will only be reimbursed up to the amount that is in your HRA at the time the claim is submitted.

**Q. What happens to funds left in my HRA at the end of the year?**

A. Funds remaining in your HRA will roll over to the next year. However, if you have not submitted claims for the previous year, you will have 90 days from the end of the plan year to submit claims for reimbursement for those claims. For example, if you have a claim from December 22, 2021, you will have until March 31, 2022 to file a claim to be reimbursed for that expense.

**Q. Can I use my HRA to pay for Vision and Dental premiums?**

A. Yes, Vision and Dental premiums are included in the HRA. As a reminder, should you elect to discontinue either of these coverages, the decision cannot be changed in the future.