

Which Expenses Are Eligible?

An overview of eligible expenses for reimbursement under your funding program

This *Eligible Expenses* insert is provided to help you learn how to access and manage your reimbursement funds and inform you of the types of expenses eligible for reimbursement through your funding program. Keep this insert, your *Welcome Letter*, and your *Funding & Reimbursement Guide* with your other important papers for future reference.

PREMIUM EXPENSES

The funds provided in your reimbursement program can be applied toward the **Medical, Prescription Drug, Dental, Vision, and Medicare Part B** premium expenses incurred while you are eligible for your funding program. Long Term Care premiums are not included. Generally, you will be billed and pay your insurer's premiums to the insurer on a monthly basis before requesting reimbursement.

PAYING YOUR PREMIUMS & AUTOMATIC PREMIUM REIMBURSEMENT

Most insurers offer automatic reimbursement options. Using automatic reimbursement, your insurer will draft your premium payments directly from your bank account and submit your request for premium reimbursement to OneExchange automatically. If you choose not to take advantage of automatic reimbursement, or if your insurer doesn't offer automatic reimbursement, you may send your request and its supporting documentation online, by fax, or through the mail each month.

HOW TO ACTIVATE AUTOMATIC PREMIUM REIMBURSEMENT

If you prefer the advantage and convenience of automatic reimbursement, would like to learn how to activate this feature, use your online account by reading the enclosed *Funding & Reimbursement Guide*, or by calling OneExchange at the phone number printed in your *Welcome Letter*. The *Funding & Reimbursement Guide* tells you more about automatic reimbursement and how to submit requests.

HOW TO ACTIVATE RECURRING PREMIUM REIMBURSEMENT

If you are unable to use Automatic Premium Reimbursement, the next best choice is Recurring Premium Reimbursement. To obtain this form, call OneExchange at the phone number printed in your *Welcome Letter*. The *Funding & Reimbursement Guide* tells you more about recurring premium reimbursement and how to submit requests. The Recurring Premium Reimbursement Form must be submitted annually. If you are not eligible for Automatic Premium Reimbursement, a Recurring Premium Reimbursement form will be mailed to you separately.

HOW TO USE THE REIMBURSEMENT FORM

If you are unable to use Automatic Premium Reimbursement or Recurring Premium Reimbursement, then you may submit your premiums reimbursement requests monthly. The *Funding & Reimbursement Guide* tells you about how to use and submit the Reimbursement Form for premium reimbursement requests.