



# Chevron Post-65 Retiree Health Care HRA

## Quick Reference Guide



### HRA Payment and Reimbursement Overview

After you enroll in your individual medical plan through OneExchange, OneExchange will set-up your Health Reimbursement Arrangement (HRA). Here is a quick overview of how the HRA payment and reimbursement process works.

**STEP 1 – You pay your insurance premium directly to your insurance carrier.** How you pay the premium to the carrier — either by check, credit card, or direct debit from your checking — and how often you pay (monthly, quarterly, annually) varies by insurance company. After you have received your plan information from your new carrier, you may arrange the type of payment and frequency of the payments directly with the insurance company. Some carriers may offer discounts for an advance payment of premium. Payment may be required at the time of enrollment application.

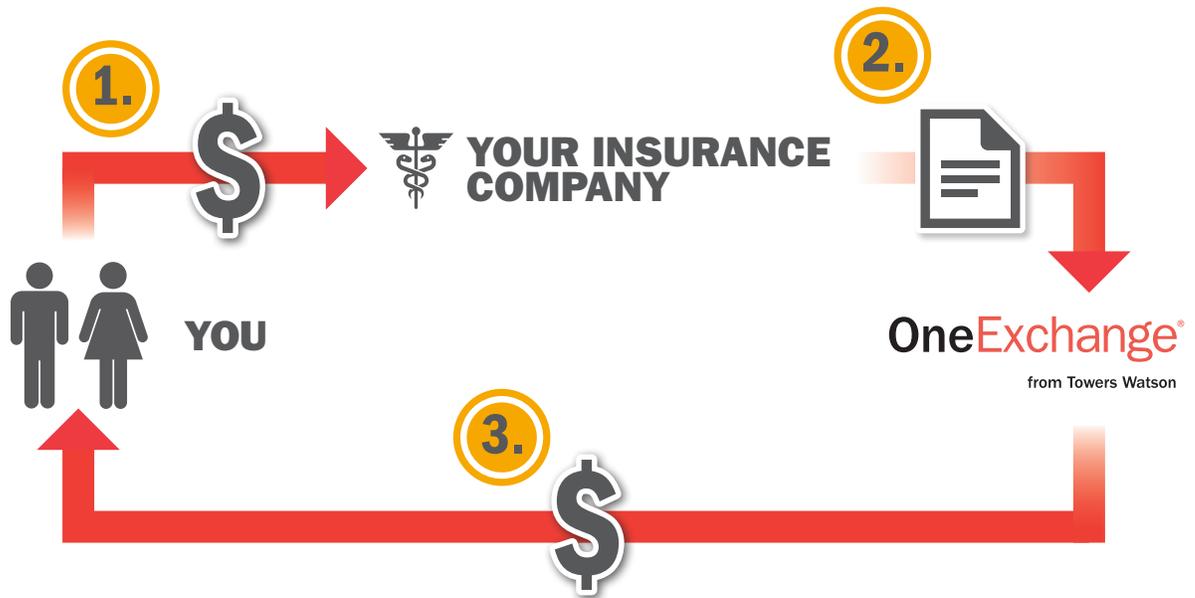
**STEP 2 – You request that OneExchange reimburse you from your HRA.** You will not be able to submit for reimbursement until your new HRA is available, which is when your new coverage takes effect. You will know your account is set up when you receive your Funding and Reimbursement Kit from OneExchange. Once your account is set up, you may have these premium reimbursement options available to you, depending on your insurance carrier:

1. Automatic Reimbursement, where you are not required to submit any forms,
2. Recurring Premium Reimbursement Form, or
3. Manual Reimbursement Form.

All of these options are described in greater detail on the next page.

**STEP 3 – OneExchange reimburses you from your HRA balance.** Once your request and receipts have been approved, you will receive payment within fourteen (14) days. If you have elected direct deposit, payment will generally be issued within three (3) days of the claim approval. **Please note: Direct Deposit may take up to 30 days to activate, which means your first reimbursement might be sent in the form of a check.** You may enroll in Direct Deposit online by visiting [www.medicare.oneexchange.com/chevron](http://www.medicare.oneexchange.com/chevron) or by completing the Direct Deposit form sent to you in your Funding and Reimbursement kit.

Ask your OneExchange Benefit Advisor about how to activate automatic reimbursement for your eligible premiums. The insurance company will report your premium payment to OneExchange instead of you having to fill out a claim form to request reimbursement.



**IMPORTANT** – You may only be reimbursed up to the amount available in your HRA. If your HRA does not have enough funds to cover the entire reimbursement request, you will be reimbursed for the remainder of the bill as soon as new HRA funds become available, without the need to submit another reimbursement form. You will receive more detailed information about how to use your HRA from OneExchange close to the time your new coverage takes effect.

### Kaiser Permanente Members

If you are interested in enrolling in a Kaiser Permanente plan, and Kaiser is available in your area, the automatic reimbursement option is currently unavailable. If you enroll in a Kaiser plan through OneExchange, you will need to inform OneExchange (not Kaiser) about your preferred method of reimbursement (i.e., recurring or manual reimbursement). This information about Kaiser automatic reimbursement is an update from what was stated in the Getting Started newsletter.

## Three Ways to Request Reimbursement for Premium Payments

OneExchange is the claims administrator of your HRA and will provide you with reimbursement for your payment of eligible plan premiums. The three reimbursement options are outlined below. Ask your OneExchange Benefit Advisor about each option during your enrollment call.

### 1. Automatic Reimbursement

Automatic reimbursement allows you to be reimbursed without having to submit a form each time that you pay your monthly premium to the insurance company. Instead, the insurance company will send OneExchange notification of your premium payment.

- This option takes six to eight weeks to be activated so the first payment typically includes a reimbursement for the first two months.
- Once automatic reimbursement is set up, you should receive your reimbursement around the same time each month, without the hassle of filing an HRA claim form and receipts.
- This automatic reimbursement option is available for most but not all plans available through OneExchange.
- You can set up automatic reimbursement during your enrollment call, if it is available, OR you can set it up online by visiting [www.medicare.oneexchange.com/chevron](http://www.medicare.oneexchange.com/chevron) after your account is set up.

## 2. Recurring Premium Reimbursement Form

If automatic reimbursement is not an option for the plan you choose, OneExchange recommends that you complete a Recurring Premium Reimbursement Form. When you submit a Recurring Premium Reimbursement Form, OneExchange will send you monthly premium reimbursements and you will not need to complete the form again for the rest of the calendar year.

- You can submit a Recurring Premium Reimbursement Form by mailing or faxing it in.
- Currently there is no option to submit a Recurring Premium Reimbursement Form online.
- This is a good approach for individuals requesting reimbursement for plan premiums paid to carriers that do not offer automatic reimbursement.
- Once approved, your recurring premium reimbursements are sent after the first business day of each month.
- Keep in mind, it may take up to 14 days to receive your check, if you have not enrolled in direct deposit.

**Please note: The Recurring Premium Reimbursement Form will be mailed to you in a separate mailing in January, IF the plan you enroll in does not offer an automatic reimbursement option.** If you know your plan does not offer automatic reimbursement, and you do not want to wait for the January mailing, you can download a copy of this form by visiting [www.medicare.oneexchange.com/chevron](http://www.medicare.oneexchange.com/chevron). It's available on the home page, under "forms". You can complete this form and mail it in any time **AFTER** January 1, 2017.

If you would like to setup a recurring premium reimbursement for your Medicare Part B premiums, you must complete the Recurring Medicare Part B Reimbursement Form. This is a separate form for Medicare Part B premiums and is different than the regular Recurring Premium Reimbursement Form that you would complete for your insurance plan premiums.

## 3. Manual Reimbursement Form

For manual reimbursement, you must complete a OneExchange Manual Reimbursement Form and provide supporting documentation for each periodic (typically monthly) premium payment you wish to be reimbursed for from your HRA.

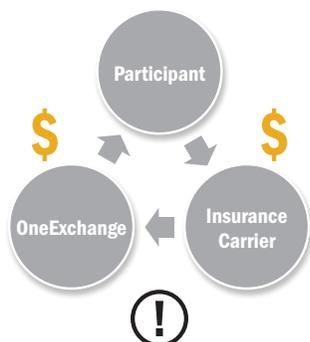
- OneExchange will generally process your reimbursement within two business days from the date your claim was approved.
- It can take up to 14 days to receive your paper check in the mail.

**Please note:** If you want to enroll in automatic reimbursement, but you cannot wait the six to eight weeks to receive your first month's premium reimbursement, submit a one-time manual claim form for your first month's premium.



## Reimbursement Options

### 1 Automatic Reimbursement



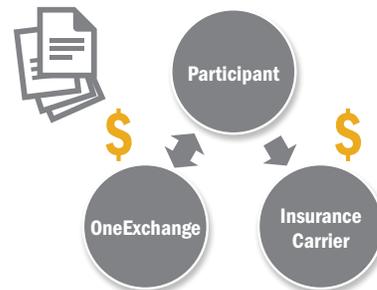
- You pay insurance carrier.
- Insurance carrier notifies OneExchange.
- OneExchange reimburses you automatically.

### 2 Recurring Reimbursement



- You pay insurance carrier.
- You submit one reimbursement form each calendar year.
- OneExchange reimburses you automatically.

### 3 Manual Reimbursement



- You pay insurance carrier.
- You submit reimbursement form each time you want payment.
- OneExchange reimburses you upon receipt of forms.

## Who do I pay?

What you pay for	Paid to Whom	When do you pay	When you are paid
<b>Insurance premiums</b>	Your new insurance carrier (s)	Monthly. Annual arrangements may be made directly with your carrier, as soon as your new coverage takes effect.	Automatic – monthly Recurring – monthly Manual – as frequently as submitted
<b>Medicare Part B premium</b>	Social Security	Deducted from monthly Social Security benefit or billed quarterly.	Recurring – monthly Manual – as frequently as submitted

## Questions?

**1-844-266-1392 (TTY 711)**

International participants should call **1-801-994-9805**

[www.medicare.oneexchange.com/chevron](http://www.medicare.oneexchange.com/chevron)

