

*Your* 2014

Funding and  
Reimbursement

**OneExchange**<sup>™</sup>  
from Towers Watson



# An Introduction to Funding and Reimbursement

## Learn how to access and manage your reimbursement funds

Greetings from OneExchange, and congratulations on having successfully qualified for your reimbursement funding program. This mailing confirms that you have qualified for the funding program sponsored through your former employer. Using this guide and the other documents included with this mailing, you'll learn how to access and use your reimbursement funds.

The name of your specific funding program, the amount and date of your first allocation and our contact information can be found in your personalized welcome letter included with this mailing.

### If you have questions

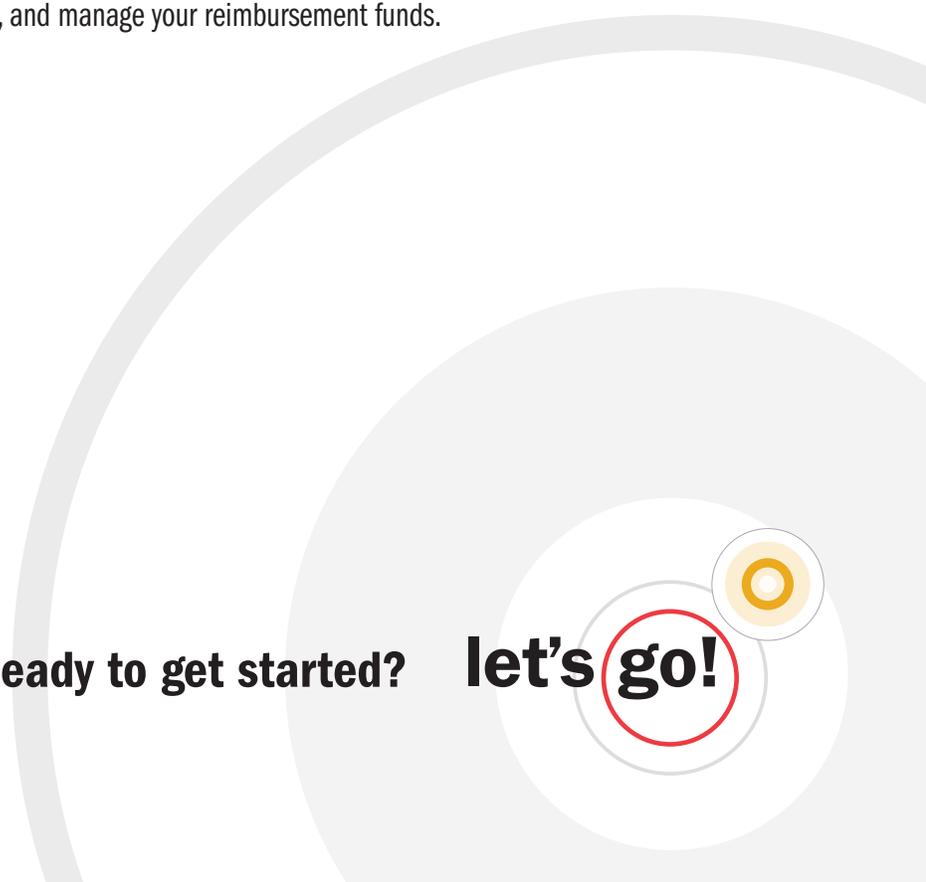
If you have questions after you have reviewed the information provided in this mailing, you may be able to find the answers in your online account on the OneExchange website. Your online account contains all of your current information, including your account balance and claim reimbursement status. You may access or create your account using the website address printed in your welcome letter. Instructions on how to log into your account can be found on page 8 of this guide.

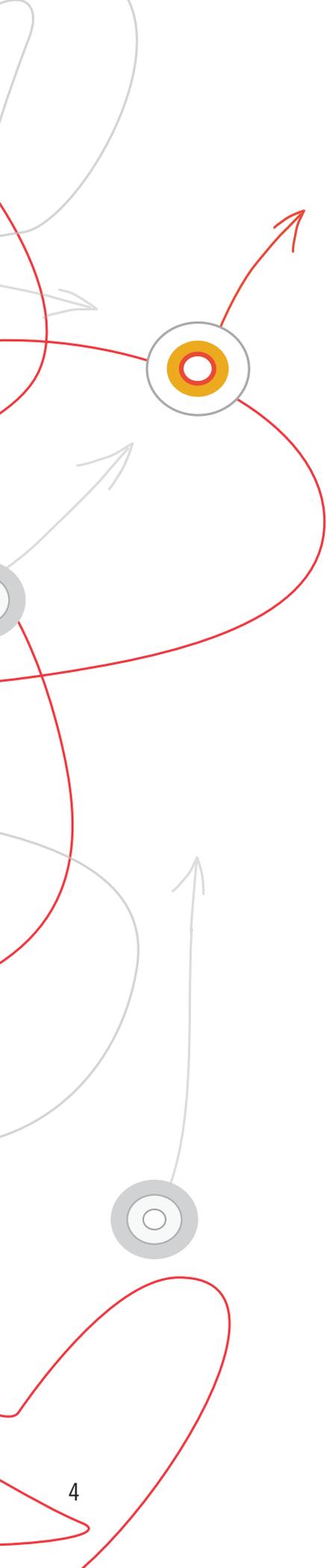
If you're unable to find your answer online, or if you simply prefer to speak to a representative, OneExchange is at your service. Our customer service representatives are available Monday through Friday, from 8 a.m. until 8 p.m. Eastern Time. Call us using the toll-free phone number printed in your welcome letter.

We look forward to helping you understand, access, and manage your reimbursement funds.

Ready to get started?

let's go!





## How Does My Funding Program Work

### **Receiving reimbursement for your eligible expenses**

Your former employer provides funding through a tax-favored account to help reimburse you for eligible health care expenses. OneExchange is the administrative service provider for your funding program.

This means you will submit your claims for expense reimbursement to OneExchange and may be reimbursed for eligible expenses from those funds, to the extent that they are available. See the opposite page for an illustration that shows how this process works.

### **Welcome letter and eligible expenses**

This tax-free funding allows you to be reimbursed for eligible health care expenses. More specific information, such as the name of your specific funding program, the amount of your first allocation and the date it will become available for use can be found in your personalized welcome letter.

Information on the types of expenses that are eligible for reimbursement can be found in the Eligible Expenses page found in this mailing, online, or through customer service.

### **Retain this guide for your records**

We encourage you to retain this guide, your personalized welcome letter, and your Eligible Expenses page, securely storing them with your other important records for future reference. In addition to important information on your funding amounts, this mailing also provides the instructions you will follow when submitting your claims for reimbursement.

# Pay for Your Expenses

Now that you have qualified for your funding, let us help you get your reimbursements as soon as possible

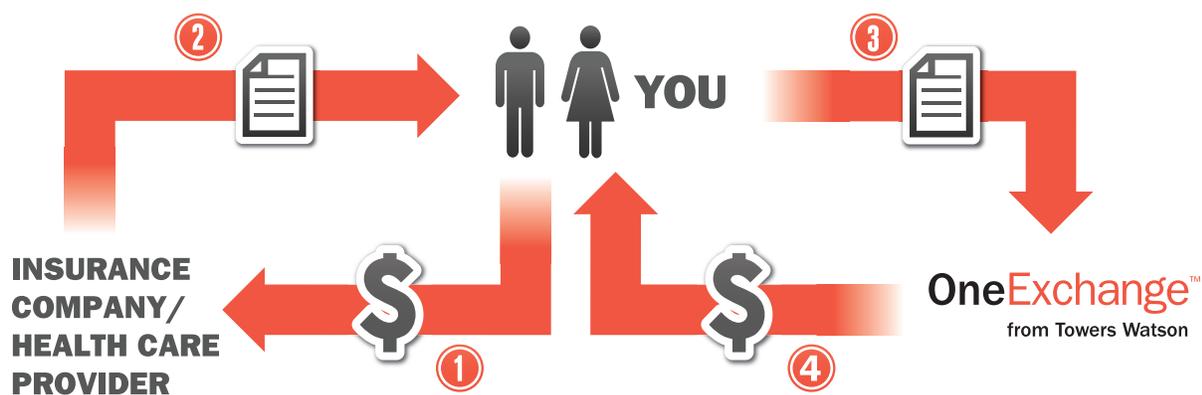
- 1 Pay for your health care expenses**

The first step toward reimbursement is for you to pay for your health care expenses. You will make your payments directly to your insurance carrier/health care provider.
- 2 Retain your receipts and supporting documentation**

To receive your reimbursements accurately and efficiently, it is important for you to submit all supporting documentation with your claim. This may include premium statements, receipts, and other documentation. For more information on which documents you should watch for and save, see page 12.
- 3 Submit reimbursement claims for your eligible expenses**

You submit your claims for eligible expenses, along with your supporting documentation, directly to OneExchange. Information on how to submit claims is provided on pages 10 and 11. To find out which expenses may be eligible for reimbursement, refer to the Eligible Expenses page.
- 4 Receive reimbursement for your approved claims**

OneExchange will process your reimbursement claims and reimburse you from your available funds. You may receive your reimbursement by direct deposit or by check along with your Explanation of Payment statement.



For more information on reimbursement and how to understand your Explanation of Payment documents, see page 15.

For information on how long reimbursement may take, see the Frequently Asked Questions section on page 16.

# Automating Your Premium Payments and Reimbursement

By taking a little time and putting some options together, you can add some automation and save a lot of time each month requesting your reimbursements

- 1 Automatic premium payments from your account**

Most insurance companies offer an automatic premium payment option where they draft your monthly premium payments from a bank account that you designate.

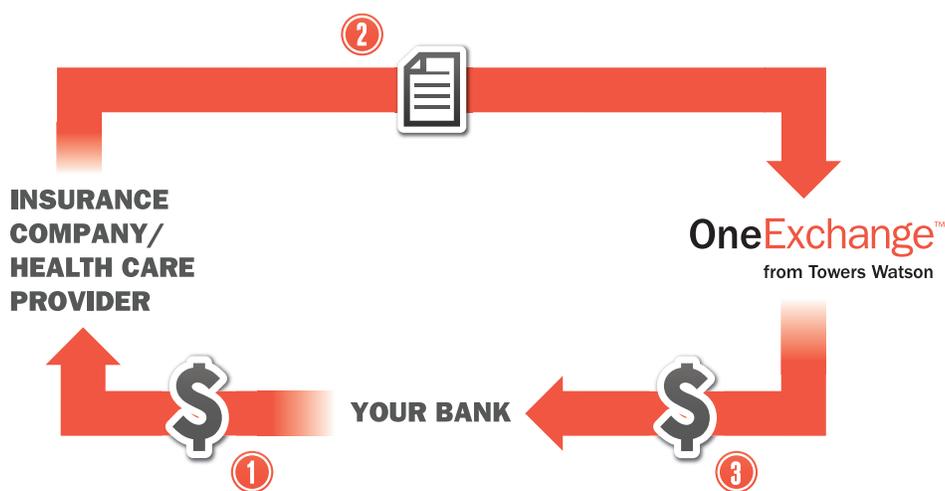
This can be set up by contacting your insurance carrier/health care provider.
- 2 Automatic premium claim submission**

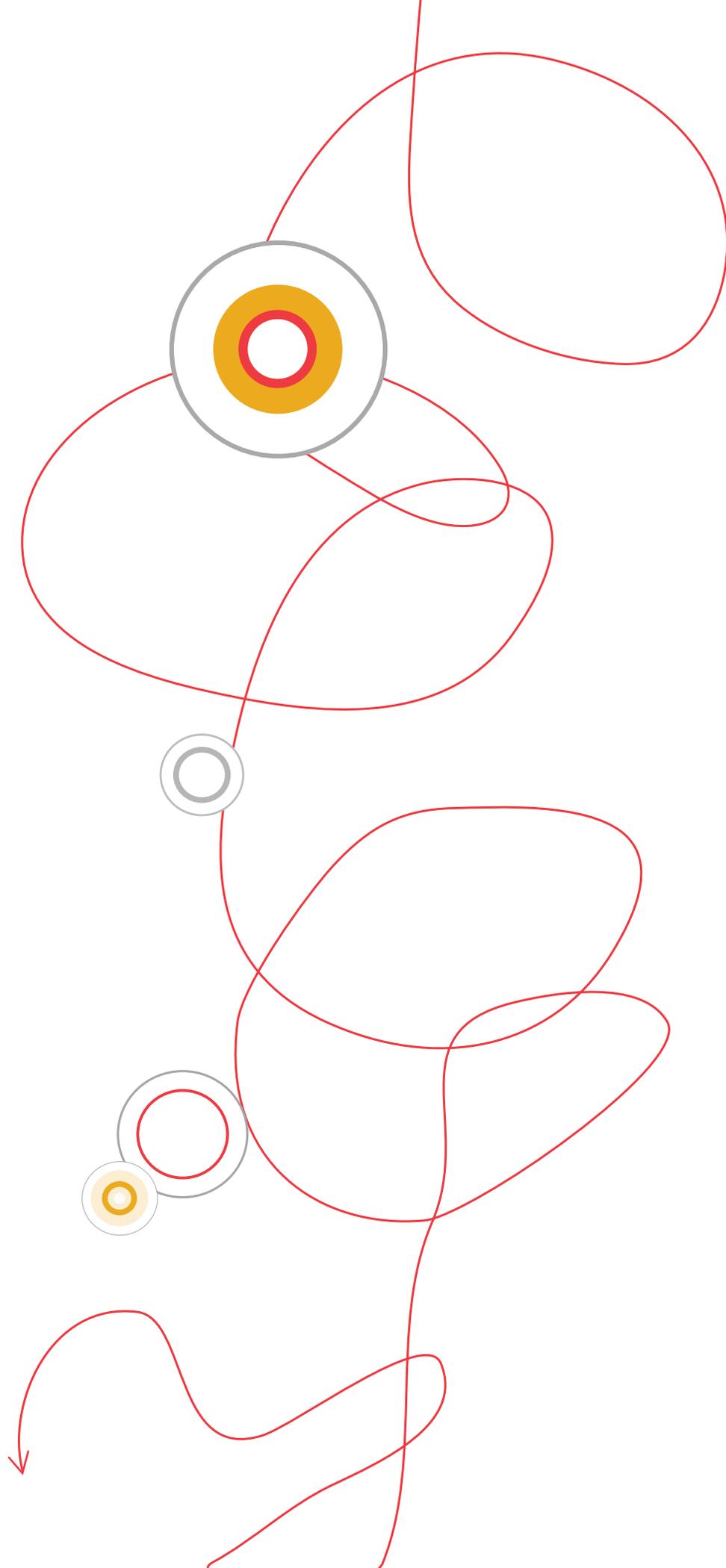
OneExchange offers an Automatic Reimbursement option for most policies where your reimbursement request and proof of payment comes directly from your insurance carrier/health care provider to OneExchange and is submitted automatically for you.

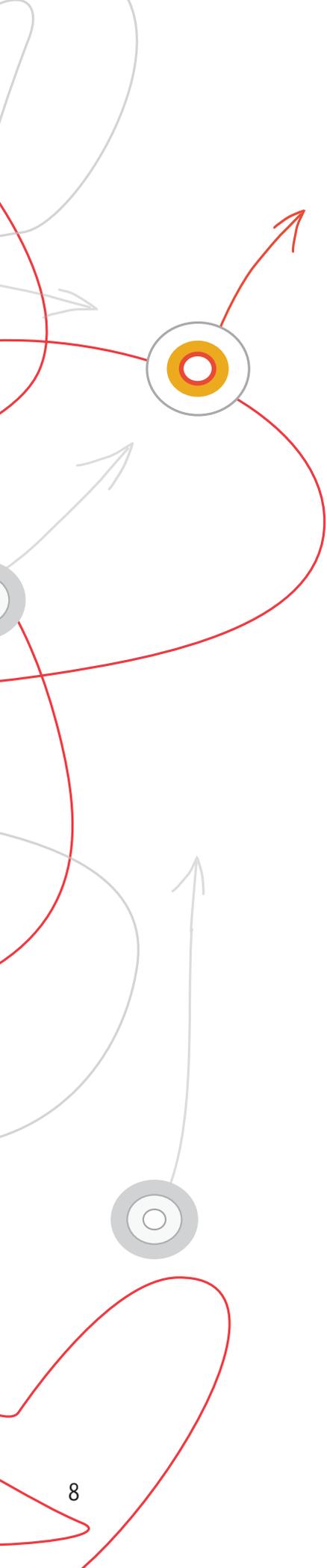
This can be set up by contacting OneExchange and selecting option 2.
- 3 Automatic premium reimbursement direct deposit to your account**

OneExchange provides Direct Deposit that will deliver your reimbursement directly to Your Bank Account. This speeds up the process, gives you access to your funds even when you are not at home, and removes the risk of having a paper check lost or stolen.

This can be set up by contacting OneExchange and selecting option 3.







## OneExchange's Website and Your Online Account

### **Access and manage your funding information online**

If you have not yet created an online account on the OneExchange website, we encourage you to do so. Your online account is the fastest, easiest way to access your funding information. While you don't have to go online if you don't wish to, creating your online account is easy and helps reduce the amount of time you spend on the phone.

Once you have created your online account, you may access your current funding information, including your account balance, at any time. If you need assistance setting up your online account, simply call OneExchange, select option 2, and a representative will walk you through the process step-by-step.

### **Access your account**

To access or create your account, enter the website address printed in your welcome letter into the address bar of your web browser. Next, select the My Account link on the website.

If you're a first-time visitor, some information will be required to create your account. If you're a returning visitor, enter your username and password.

Once you have logged in or created your account, visit the Funds & Claims section.

Please note that any information that appears in other sections of your account about you or the plans you have selected was collected during your enrollment process.

### **Funds & Claims**

The Funds & Claims section provides access to your relevant funding information, including your current funding allocation, your program's contribution frequency, available balance, recent claims, and the histories of your claims and allocations. You will also find relevant phone numbers, answers to frequently asked questions, and links that allow you to file claims or appeals.

### **Your eligible expenses**

For your convenience, a sample list of eligible expenses is included with this mailing. For detailed information on specific eligible expenses, you should contact OneExchange customer service. If you misplace this printed list, you may read and print another online or have another one mailed to you from customer service. To print a sample list of the eligible expenses page from your online account, go to the Funds & Claims section and select the "File claims and appeals" link. Next, select the "Resource Center" tab. Under Educational Materials, select Eligible Expense Listing.

## Enroll in direct deposit

Receive your reimbursements more quickly by having them deposited directly into your bank account. This speeds up the process and removes the risk of having a paper check lost or stolen.

You may manage your direct deposit settings in your online account.

To set up direct deposit, log into your OneExchange online account and visit the “Funds & Claims” section. From this page you will select “File Claims and Appeals”. Then select the “Financial Center” tab where you may select “Enroll in Direct Deposit”. You may also mail or fax the direct deposit form included in this mailing or call OneExchange and select option 3.

## Setting up Automatic Reimbursement online

Automatic Reimbursement allows you to obtain reimbursement for insurance plan premiums without submitting a monthly claim form. Automatic Reimbursement is available for most plans offered through OneExchange.

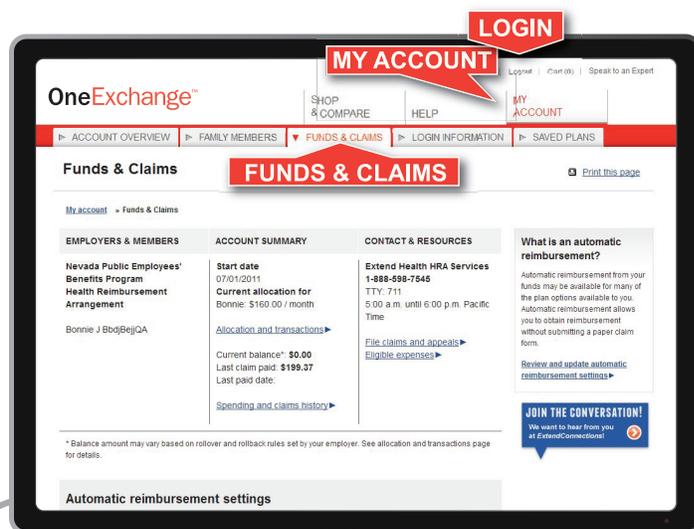
If you'd like to take advantage of the convenience of Automatic Reimbursement, you may activate this feature online or through customer service. To activate Automatic Reimbursement from your online account, go to the Funds & Claims section and select “Review and Update Automatic Reimbursement Settings”. After making any changes remember to click “Save Changes”.

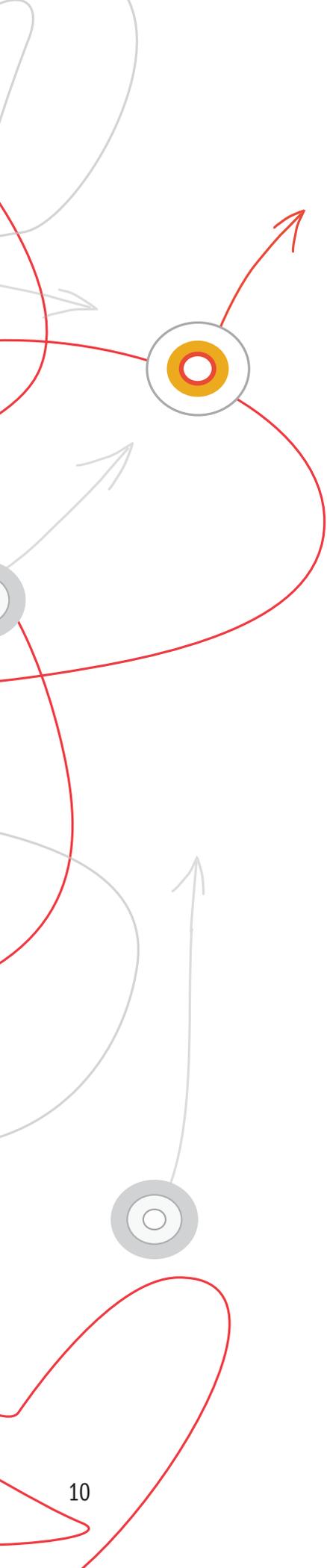
Once established the majority of Automatic Reimbursements will arrive in the second month following the start of your plan. The first payment will usually include a reimbursement for the first two months. Some of this timing depends on your specific insurance carrier/health care provider and when your policy was issued. Ongoing Automatic Reimbursements will usually arrive about the same time each month.

If you file a manual claim while using Automatic Reimbursement, you will receive a “duplicate claim” denial notice when the carrier sends your Automatic Reimbursement information. This notice does not impact the Automatic Reimbursement process.

## Print a claim form

To print a blank claim form from your online account, go to the Funds & Claims section and select the “File claims and appeals” link. Next, select the “Resource Center” tab. Under “Administrative Forms”, select the specific form you are looking for, and then save or print the document. Instructions for submitting a claim form by mail are printed on page 10 of this guide.





## Submit a Claim for Reimbursement

### Instructions for submitting your reimbursement claims

You may submit claims for reimbursement online, by fax, or through the mail. Whichever option you choose, you will need to provide documentation supporting your eligible expenses. A sample list of eligible expenses was included with this mailing, for more detailed information on eligible expenses contact us at the phone number printed in your welcome letter and selecting option 3.

#### File a claim online

To file a claim using your online account, go to the Funds & Claims section and select the “File claims and appeals” link. Next select the “My Dashboard” tab where you will see the link to “File a Claim”.

To enter your claim, select the expense type, enter the date you incurred the expense, and the amount of the expense. If you have more than one claim, click the “Add Another Expense” button and enter the information. Once you have finished entering all of your claims, click “Next”.

Confirm the details of your claim(s), and then click “Next”. To edit your claim(s), click Previous.

Not all fields will have data in them. Please select a method to submit your receipts for this claim. We recommend uploading your receipts/documentation, as this will expedite the processing of your claims. You may also fax or mail your receipts/documentation.

#### Submit your receipts online

To submit your receipts online, click the “Upload” button, and then follow the directions provided. Note that receipts submitted online must be in PDF format and less than 5 megabytes. Most desktop scanners can export a PDF file.

#### To submit your receipts by fax

To submit your receipts by fax, click the Fax button, and then follow the directions provided to create your coversheet. Please note you will need to have your internet browser pop up blocker disabled. Print and sign your coversheet, and then fax it and your documentation to the number provided on the coversheet. Be sure to include all of your receipts and supporting documentation.

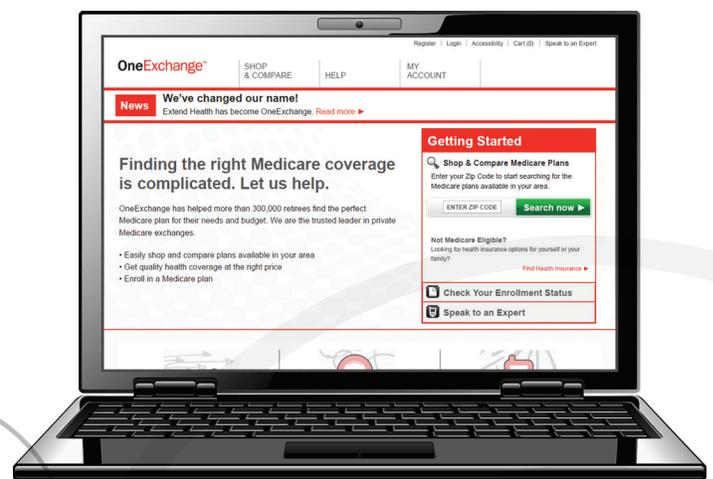
A claim is not considered complete and cannot be approved until all of its supporting documentation is received.

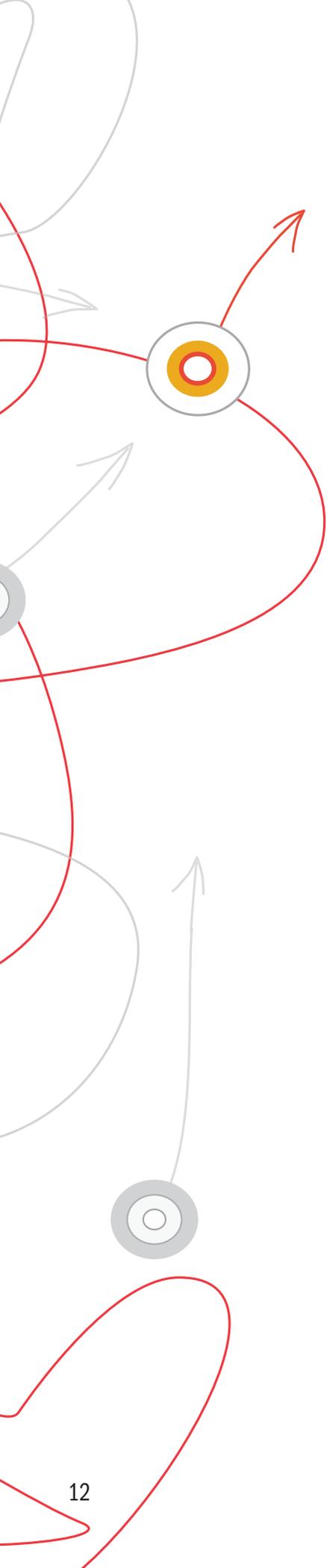
## To submit a claim through the mail or fax

To Submit a Claim through the mail or fax, use the paper claim form included with this mailing. You may make copies for future use, print additional forms online, or request more forms by calling OneExchange. As you complete the claim form, please follow the instructions carefully and use the address or fax number listed on the claim form. Remember to include your receipts or other documents you need to support your claim.

## Good suggestions for filing a claim

- Do not mail original documents; just provide copies of receipts and other documents.
- Instructions with steps for submitting your claims by mail or fax are printed on the back of each claim form.
- Check off each step as you fill out the form.
- When reviewing your receipts, we don't look for a specific document; we look for the information required to verify the claim information.
- We must verify:
  - Who the expense was for
  - Who provided the service you paid for
  - What service was provided
  - When the service was provided
  - Proof you have paid or must pay the expense.
- It is okay if it takes more than one document to show all five pieces of information.
- The instructions on the claim form and OneExchange customer service can help you determine if you have all of the information you need for your claims.
- Ask customer service for ways we can automate this process for you.





## Which Documents Do I Need To Save?

### **Learn which mailings should be retained for your records**

With all of the documents being sent to you, it can be difficult to know which of the documents you should be saving for future use or reference. Below is a list of important documents that you should watch for in the mail and should save once they arrive. Documents may be emailed if you have chosen paperless delivery. It is a good practice to keep these documents until you are sure you no longer need them.

#### **From your insurer:**

##### ***Premium Statements***

Your insurance carrier/health care provider will provide a policy statement or a monthly premium statement containing your monthly premium amount and your payment schedule. This document may be mailed or may be provided as a paperless, electronic document.

Save all policy statements, premium statements, invoices, premium coupons, and receipts that you receive from your insurance carrier/health care provider for use as supporting documentation when submitting claims for reimbursement.

If you are not receiving your statements, or are unable to locate a statement, you may obtain a new copy of any statement or invoice by calling your insurance carrier/health care provider at the phone number listed on the back of your insurance card.

##### ***Explanation of Benefits (EOB) Statements***

Each time an expense is billed to your Medicare insurance plan, your insurance carrier/health care provider will provide an Explanation of Benefits (EOB) stating the amount of the expense covered by the plan and the remaining amount, which is your responsibility to pay. Keep these EOB statements as documentation of your out-of-pocket medical expenses.

If you are not receiving your EOB statements or are unable to locate a statement, you may obtain a new copy of any EOB by contacting your insurance carrier/health care provider at the phone number listed on the back of your insurance card.

##### ***Monthly Prescription Plan Summaries***

If you have enrolled in Medicare Prescription Drug (Part D) coverage, you will receive a monthly prescription plan summary statement from your Part D plan provider. Each statement will summarize important information related to your coverage that may be needed as supporting documentation and should be kept. Note that not everyone chooses to enroll in a Part D plan, so you may not receive these documents.

### **From the Social Security Administration:**

#### ***Benefit Award/Proof of Income Letter***

Each year you are issued a Social Security Benefit Award Letter by the Social Security Administration (SSA), usually during October or November. This document, which may also be labeled Proof of Income Letter, states the amount of your Social Security benefit for the coming year and lists the amount deducted for your Medicare premium. This letter should be kept and used when required as supporting documentation.

If you have not received or are unable to locate your Benefit Award Letter, you may obtain a new copy by calling the SSA at 1-800-772-1213 and following the prompts to request a new Proof of Income Letter.

### **From OneExchange:**

#### ***Explanation of Payment (EOP) Statements***

Each time OneExchange processes a claim for reimbursement, you will be sent an Explanation of Payment (EOP). This document includes a summary of your paid claims, your available balance, and the amounts you have been reimbursed for. In the case of denied claims, your EOP will list the reason for denial. If you have not elected to receive your reimbursements by direct deposit, your EOP document will also include your reimbursement by check. More information on how to understand your Explanation of Payment documents is available on page 15.

If you are not receiving your EOP statements or are unable to locate a statement, contact OneExchange using the phone number listed in your welcome letter.

### **Assistance with your reimbursement funding**

If you find that you require someone to assist you in managing your reimbursement funds, you may want to complete an Authorization to release Protected Information form (ARPI). An ARPI form will allow the person(s) you designate to see your funds, submit claims for you, and check on your reimbursements when you are not around. Without this form in place, you must be on the phone each time we discuss your account information.

To print a copy of the ARPI from your online account, go to the Funds & Claims section and select the “File claims and appeals” link. Next select the “Resource Center” tab where you will find the list of available forms including the ARPI form to download and print. You can also call OneExchange, and we will send you a copy of the form. Once the form is filled out, send it to OneExchange using the contact information on the form. You may cancel this form at any time by calling OneExchange.

# Understanding Your Explanation of Payment (EOP) Statements

## Important statements regarding the status of your claims and payments

Each time OneExchange processes a reimbursement claim that you or your insurance carrier/health care provider has submitted, you will receive an Explanation of Payment (EOP) statement. Each EOP statement will include a summary of your paid claims, your available funding balance, and the amounts you have been reimbursed for.

In the case of denied claims, your EOP will list the reason for denial. If a claim is denied, you may be required to take action in order to receive reimbursement for the claim, such as resubmitting paperwork or providing additional documentation. Most importantly, if you have not opted to receive reimbursement by direct deposit, your EOP statement may be accompanied by your reimbursement check.

Your EOP statements will be sent to you with the same frequency you submit claims. If you have provided your email address to OneExchange, expect to receive your EOP statements by email. If you have not provided an email address, your EOP statements will arrive in the mail. To change your statement delivery method, call OneExchange at the phone number printed in your welcome letter.

If you have signed up for Automatic Reimbursement, your insurance carrier/health care provider will submit reimbursement claims on your behalf, meaning you will receive EOP statements without having filed a claim. You may also receive an EOP for a claim not previously paid in full. If you submit a claim and do not have sufficient funds, OneExchange will reimburse as much as possible, and the remainder of your claim will be held until funds become available. The claim may then be approved and an EOP provided. Another EOP will be sent explaining any follow up activity on the claim.

### How to read an EOP statement

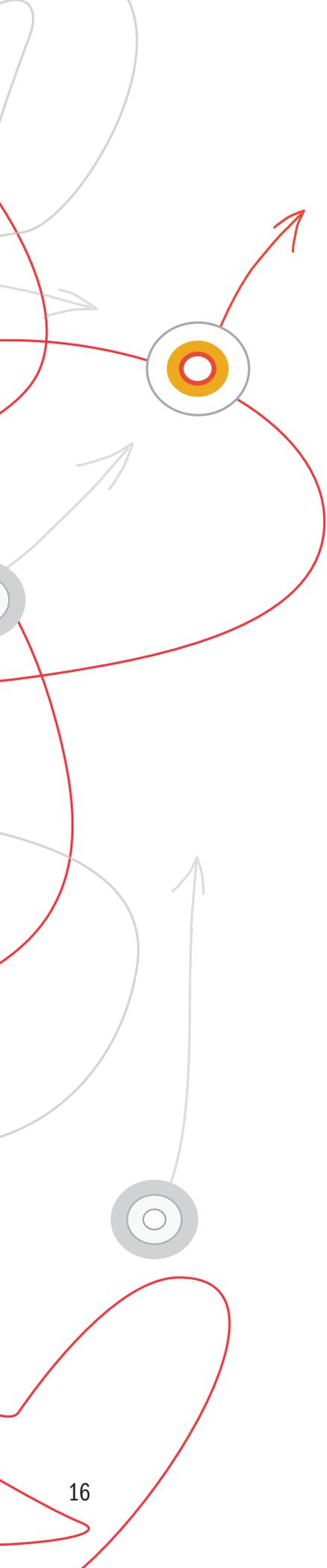
Your EOP statement is divided into two sections: Your Account Balance After This Payment and This Payment Includes.

#### Your Account Balance After this Payment

The Your Account Balance After this Payment section includes:

1. **Account Name:** This is the specific name of your funding program. The year contained in parenthesis is the current plan year of your program.
2. **Contributions:** The amount contributed to your funding program as of the date of the statement.
3. **Total Paid:** The total amount you have been paid for approved claims during the current plan year. The total paid amount includes the amount paid as of this statement, shown under "Amt This Payment" (#5).
4. **Available Balance:** The amount available for future claim requests.
5. **Amt This Payment:** The amount paid this statement by check or direct deposit. If you do not have direct deposit with OneExchange, a check will be attached to your EOP statement.
6. **Total Amount:** The amount approved to be paid with this reimbursement.





## Frequently Asked Questions

OneExchange has helped hundreds of thousands of retirees access and manage their reimbursement funding. After helping so many, we understand that many people have similar concerns. Below are answers to some of our most frequently-asked questions.

### ***Which health care expenses are eligible?***

A sample list of eligible expenses was included with this mailing. To view a printable sample list of the health care expenses that are eligible for reimbursement, visit your OneExchange online account. Instructions for creating or accessing your account, and for locating examples of eligible expenses, are provided on page 8 of this guide.

### ***Why was my claim denied?***

Claims can be denied for a number of reasons, including incorrect or incomplete paperwork or ineligible expenses. If a claim you submit is denied, you can learn why in your Explanation of Payment, your online account, or by calling us to speak to a representative.

### ***What are qualification requirements?***

Most, but not all, former employees have qualification requirements for accessing the reimbursement funds. Your benefit advisor discussed your specific qualification rules during your enrollment call. Should you want to make changes to your current coverage, we encourage you to contact OneExchange for assistance to make sure that you understand all the implications of making the change. If you do not understand if you have requirements or what they are, call OneExchange.

### ***How long does reimbursement take?***

Once your claims have been approved, you will receive payment within fourteen (14) days. If you have elected direct deposit, payment will be issued within three (3) days of the claim approval. For quicker access to your reimbursement, sign up for direct deposit online, or use the enclosed direct deposit election form.

### ***What is Automatic Reimbursement?***

Automatic Reimbursement allows you to obtain reimbursement without submitting a monthly claim form. You may activate this feature, if it is available for the plans that you selected, in your online account or by phone. Once you have elected to receive Automatic Reimbursements, you do not have to submit claims for these expenses in order to be reimbursed.

To verify whether or not you chose Automatic Reimbursement, please refer to the Selection Confirmation letter you received from OneExchange shortly after your enrollment call. You can also check by using your online account or call us to speak to a representative.

### ***How long does Automatic Reimbursement take?***

Auto reimbursement is not intended to be the fastest way to be reimbursed. It is intended to remove the burden of submitting monthly claims for premium reimbursement.

The majority of Automatic Reimbursements will arrive in the second month following the start of your plan. The first payment will usually include a reimbursement for the first two months. Some of this timing depends on your specific insurance carrier/health care provider and when your policy was issued.

Once Automatic Reimbursements begin, they will usually arrive about the same time each month. This may vary depending on when your premium payments to your carrier are made and the timing of the files being sent to OneExchange from your insurance provider.

### ***Who do I contact if I have questions?***

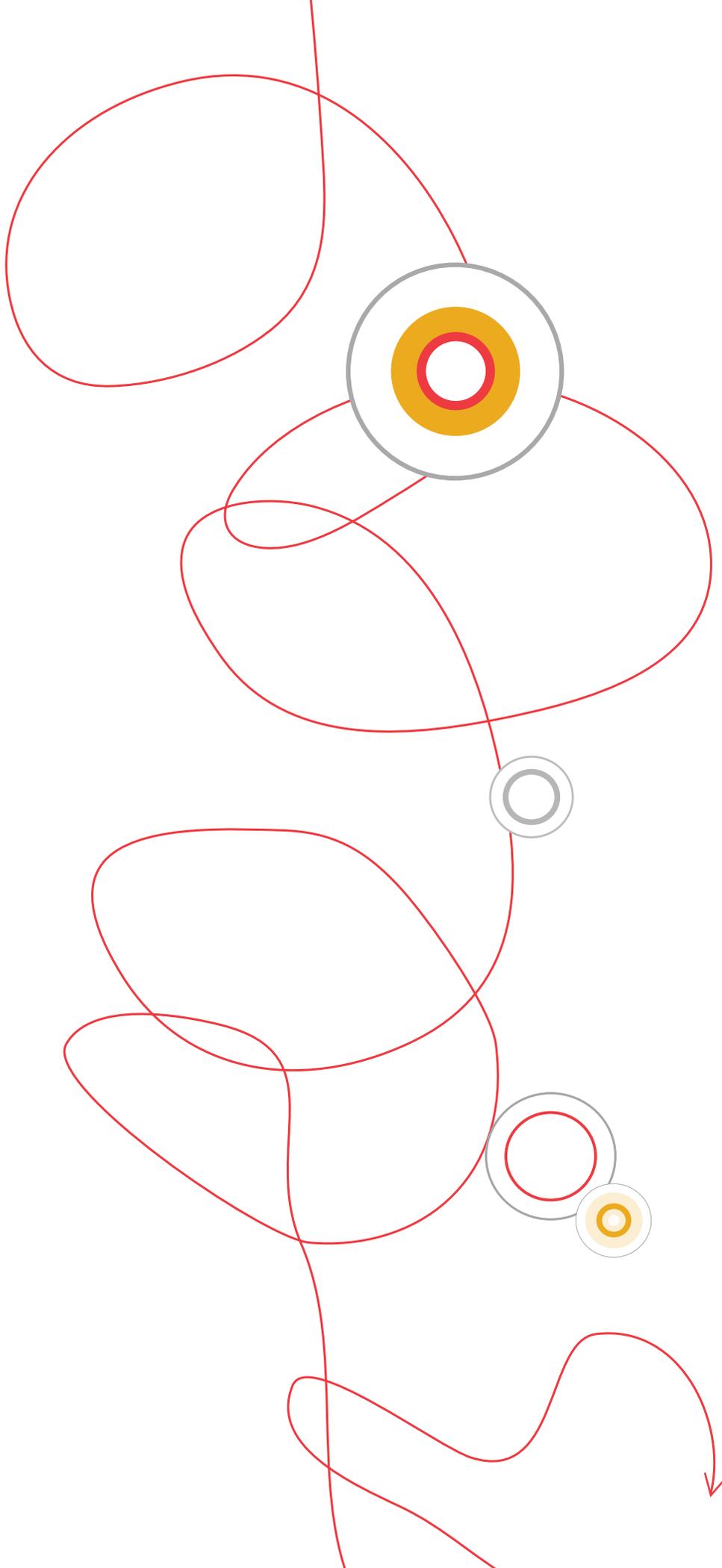
If you have questions that aren't answered in this guide or online, or if you simply prefer to speak to someone, OneExchange's trained representatives are always happy to hear from you.

Our customer service representatives are available Monday through Friday, from 8 a.m. until 8 p.m. Eastern Time. Call us using the toll-free phone number printed in your welcome letter.

To direct your call accurately, our telephone system may ask you to select from a menu of options. If you are calling with questions about your funding account or claims, you will select option 3. If you are calling about the status of an Automatic Reimbursement payment, you will select option 2.

You may also be asked a few questions before you are connected to a representative. Be prepared to provide your zip code and the last four digits of your Social Security number.





## Find Us On:

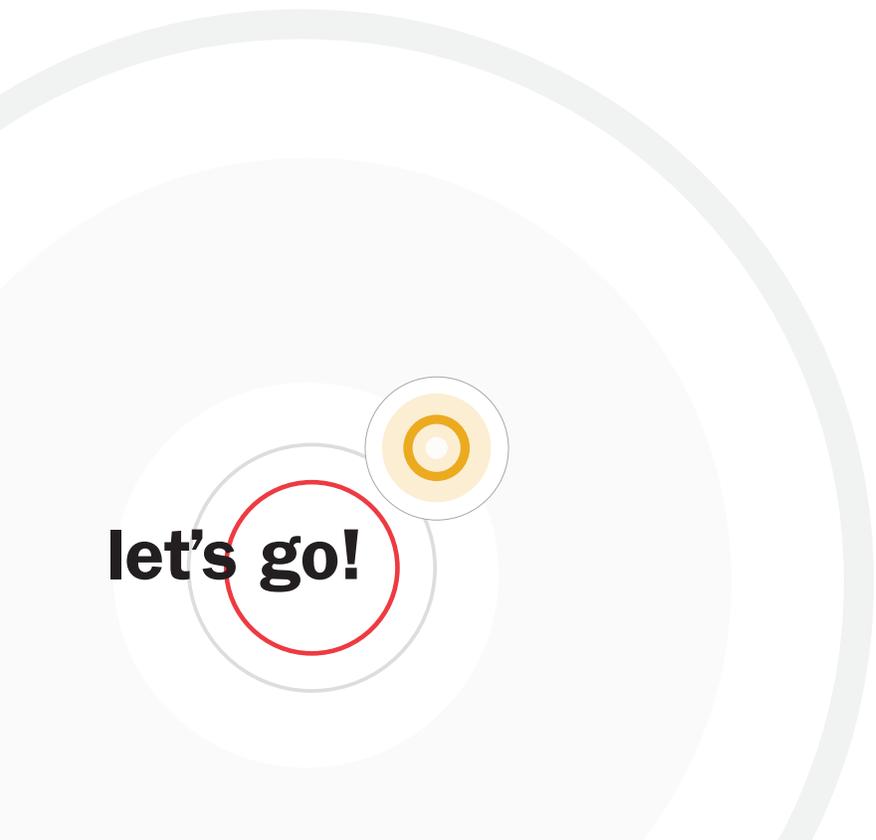
 [twitter.com/oneexchange](https://twitter.com/oneexchange)

 [extendconnections.com](http://extendconnections.com)

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**OneExchange™**  
from Towers Watson



**let's go!**