

Funding & Reimbursement

Oak Ridge National Laboratory provides tax-free funding through a program known as a Health Reimbursement Arrangement. Once you have paid for eligible health care expenses, you may be reimbursed directly from the Health Reimbursement Arrangement fund, to the extent they are available.

Qualifying for your funding

To access the funds, you may need to meet certain qualification requirements. Your licensed benefit advisor can discuss any requirements during your call to enroll.

Once you have qualified, your Health Reimbursement Arrangement (HRA) will be established on **HRA Start Date**, with a **HRA Frequency** credit of **HRA Amt**. Amounts may be prorated depending on your coverage start date.

Reimbursement requests

Via Benefits is the administrative service provider of your funding program. Once you qualify, you will submit your reimbursement requests to us.

Eligible expenses

You will receive a mailing with a list of reimbursable expenses, along with instructions explaining how to access your funding account, and how to submit reimbursement requests. This mailing will arrive about two weeks after your new plan starts. In the meantime, if you have questions about your funding, a Via Benefits customer service representative will be happy to answer them.

Automatic Premium Reimbursement

Automatic Premium Reimbursement allows you to be reimbursed for certain medical and prescription drug premiums. If the insurance company offers Automatic Premium Reimbursement, you can turn it on when you enroll, online through your account, or by calling Via Benefits.

Automatic Premium Reimbursement reduces the inconvenience of submitting paperwork for premium reimbursement. It is not intended to be the fastest method to receive reimbursement.

Most of the time, Automatic Premium Reimbursement payments start to arrive in the second or third month after the start of your plan. The first payment typically includes a reimbursement for the first two months. Some of this timing depends on your insurance company and when your policy was issued. Ongoing automatic reimbursements will usually arrive about the same time each month. If the insurance company does not offer Automatic Premium Reimbursement, you can submit a Recurring Reimbursement form online, or by mail or fax.

Direct deposit

Activating direct deposit allows you to receive your reimbursements quickly. You can set up direct deposit by calling Via Benefits, or you can turn direct deposit on and off from your online account. If you don't set up direct deposit, you will be mailed a reimbursement check.

How Funding & Reimbursement Works

Select your plan(s) and qualify for funding

Your licensed benefit advisor will discuss your specific qualification requirements during your call. Once you have qualified, we will open your account and become the administrative service provider for your funding program. In general, this is how the reimbursement process works:

1. Pay for your expenses or premiums

Make your payments for your premiums or eligible health care expenses directly to the insurance company or health care provider.

2. Submit reimbursement requests

Submit a reimbursement request for eligible health care expenses to Via Benefits. For Automatic Premium Reimbursement, Via Benefits will reimburse you from your account when the insurance company lets us know the payment has been processed.

3. We reimburse you from your funding program

Via Benefits will reimburse you for eligible expenses from the available funds. Activate direct deposit to receive your reimbursements quickly. If you choose not to set up direct deposit, your reimbursement check will arrive by mail.

IMPORTANT!

You will receive information in the mail on how funding and reimbursement works about two weeks after your new coverage starts. This mailing will explain in detail all aspects of your funding arrangement.

