

Guide to FCA Retirees and Spouses for successfully filing claims with WageWorks

(for all non-union retirees except those who retired before mid-1990s and elected not to join "Retiree Choice" program)

March 31, 2020

Background regarding Healthcare Retirement Account (HRA):

In 2007, Chrysler changed their Healthcare coverage for non-union retirees age 65 and over. Supplemental coverage for those on Medicare was discontinued and an access to a reimbursement account for qualifying healthcare costs via a Healthcare Retirement Account (HRA) was begun. Beginning then (and now as FCA), they have provided an amount each year in January for the retiree and an amount for the eligible spouse.

WageWorks (WW) is the HRA administrator. When a retiree or spouse becomes eligible, WW sends out a Welcome Kit with instructions for submitting claims. WW contact info is listed at the end of this document. For 2020, and assuming the retiree has full benefit credit (based on Age/Service Subsidy Percentage at retirement), the retiree received up to \$1975 and the spouse up to \$1750. Some retirees (retired in the mid 1990s or earlier) receive additional HRA amounts because a portion of their pension payment is now being folded into the HRA. Beginning in the year after the retiree dies, the spouse's HRA amount changes to the "retiree's" amount. Any un-reimbursed funds accumulate year to year.

When both the retiree and the spouse are deceased, the beneficiary(ies) must submit HRA claims within 12 months for healthcare expenses incurred by the retiree or spouse against any balance remaining in the HRA account. No claims will be accepted beyond 12-months after the death.

To view your HRA balance, to see a list of eligible expenses, and to file claims, access the WW website at <https://participant.wageworks.com>. If you have additional questions or need more help call WW at 877-924-3967.

Background Regarding Retiree Health Care Account (RHCA)

In the mid-1990s, Chrysler established the "Retiree Choice" healthcare program, which included the RHCA, into which employees could make contributions. There was also a company match of some level. Other sources of employee contributions also existed. Contributing to the RHCA was ceased by Chrysler a couple years ago. The deposits are in employees' and retirees' RHCAs at Merrill Lynch and can be invested there. Reimbursements from the RHCA must be for healthcare expenses incurred post-retirement. WW also administers claims filed for reimbursement from the RHCA. Following death of the retiree and spouse, the RHCA balance is disbursed to the beneficiary on record, or to the estate.

Claim filing and other information for FCA (Chrysler) retirees with HRA or RHCA accounts (or both) in 2020

The Insurance Committee of your NCRO provides information to our members to help "navigate" the experiences we share as retirees, including with WW and Benefit Connect (BC). This overview of the claim filing requirements is a reminders for many and also and for those new to the process. Much of this is from what WW has sent to us and on the claim form. If there is discrepancy between this and the actual rules set by FCA, WW or BC, those actual rules govern. This is also to help retirees file claims efficiently to receive the most reimbursement with the least amount of claim filing.

You file claims for expense reimbursements to WW on line, by fax, or mail. **There are no changes in the 2020 process.**

(1) GENERAL 2020 HRA INFORMATION

THE MAXIMUM NEW 2020 HRA AMOUNT IS \$1975 FOR A RETIREE OR SURVIVING SPOUSE and \$1750 FOR AN ELIGIBLE SPOUSE, the same amounts as for 2019.

Many retirees have already been paid part or even all of their 2020 HRA balances because they had unpaid claims from 2019 or for prior years. This was automatic for any eligible claims filed for in 2019, 2018 or 2017 that could not be paid because the prior years' HRA balance had already been fully paid out.

Also, any un-reimbursed 2020 HRA or any future HRA amounts and any carry-over HRA balances from past years can be used to be reimbursed for claims (not previously reimbursed from the HRA or RHCA) for eligible healthcare expenses.

(2) CLAIMS FILING WITH WW FOR HRA OR RHCA

GENERAL RULE REGARDING HRA CLAIMS: You may not submit claims for expenses incurred prior to your original HRA effective date (i.e., the month you reached 65 or the date the HRA became effective, whichever is more recent) nor for any expenses previously reimbursed.

IMPORTANT TO CONSIDER AND TO SIMPLIFY HRA and RHCA CLAIM FILING: If your monthly Medicare Part B Premium is \$144.60 and you also pay premiums for a Part D Prescription Drug Plan from your Social Security payment, filing claims for them alone may result in full or almost full payment of your 2020 HRA amount. Of course, if your premiums for Medicare Parts B and D are lower, then you may need to do additional claim filing to be fully reimbursed from your HRA. The Medicare Part B premium can be reimbursed automatically monthly if a retiree is signed up for “auto pay” **from WW**, or it can be turned off in your WW account.

Suggestion: Verify that you and your spouse, if applicable, are signed up on WW to receive **automatically and monthly** Medicare Part B premium reimbursement that is available to you. Effective January 1, 2020 the amount was increased from the 2019 amount of \$109 to \$144.60. That amounts to \$1,735.20 per year or \$3,470.40 per couple. Not signed up? Call WW (877-924-3967) and ask to sign up for Medicare Part B premium auto-reimbursement. As an option, you can sign up online by accessing <https://participant.wageworks.com> and after logging in or registering for a log in: - under the heading Current Programs, select HRA-Healthcare Retirement Account. - then select Program Options, - finally, under Auto Healthcare Plan Claims, select the “On” option.

Suggestion: It is not required, but it may simplify your claims filing records if you file with WW separately for yourself and your spouse. It may also simplify your recordkeeping if you file with WW separately for your HRA and RHCA reimbursements. When completing the claim form, you will need to select from which account you want to be paid: (a) HRA Only; (b) RHCA Only (if you have one) or (c) HRA first and then RHCA (once HRA funds are exhausted).

Suggestions if you have a large HRA balance and want to be reimbursed more:

(a) For prior years or even the current year, If you have not filed for premiums for your Advantage Plan, Medigap Plan, Part D Drug Plan, or Long Term Care plan, then obtain from your insurance company a letter that indicates your name, the period covered, (for example 1/01/20xx to 12/31/20xx), and the total amount you have paid for your premiums. These letters, which include evidence of payment and the insurance that it covers, along with a WW claim form, will enable you to file for reimbursement for prior years or even the current year to date. This is the best way to get reimbursed for large sums in your HRA or RHCA account.

(b) For prescription drug out-of-pocket costs, instead of filing multiple receipts for individual prescription drug copays, you can file for them in a lump sum. This is done by calling the insurer or going to your Part D or Advantage plan’s website and requesting a list of your prescription drug payments. Provide the period for which you are requesting the information. The listing must indicate who the prescription was for (you, your spouse, or eligible dependent child(ren)), the name of the insurer, the name of the drug, the date the prescription was filled, and the amount you paid. It can be difficult, unless you are somewhat PC proficient, to get a simplified printout. Do not download it to a file because it may not display the insurer’s logo and therefore may not be accepted by WW as a legitimate listing. You may find it easier to call the insurer and request the information, which they should be able to print and send or email to you.

THE INFORMATION IN ITEMS (3), (4) AND (5) BELOW APPLY TO CLAIMS FILED FOR REIMBURSEMENTS FROM EITHER OR BOTH THE HRA AND THE RHCA. Not all retirees have a Retiree Health Care Account (RHCA).

(3) INSURANCE PREMIUMS -- RULES FOR REIMBURSEMENT: YOU WILL NEED TO SUBMIT PROOF OF COVERAGE AND PROOF OF PAYMENT.

Premium Claim submission for 12 months when you are paying monthly

- On the claim form, indicate the dates for the entire year (e.g. 01/01/20 - 12/31/20) and the ANNUAL premium amount.
- WW will enter the claim with the dates of service for the entire year and the annual amount. Claims are then pro-rated on a monthly basis based on the service dates going forward from the month documentation is received for proofs of both coverage and payment. Payment is made at the beginning of each month automatically once the annual claim has been established.
- You can submit a full year claim anytime during the year. If you submit later than January, WW requires showing proof of coverage and proof of payment for each past month up to and including the current month. The remainder of the year will pay out monthly

PROOF OF COVERAGE MUST BE SUBMITTED. This includes either:

- Coupon slips from the insurer
- Itemized statement from the insurer
- Letter or form from the insurer as to the coverage provided and the amount of Insurance Premiums for the year

The above submissions must include ALL of the following:

- Name(s) of the covered individual(s)
- Health Care plan name
- Date(s) of service (i.e. the coverage period)
- Premium amount

PROOF OF PAYMENT includes either:

- Copy of your Social Security "Benefit Amount Statement" usually received in November, or your Medicare Statement clearly indicating the amount of the monthly Part B and other premium(s) for the upcoming year.
- Bank statements showing the payments to "xyz insurance company" has cleared (you may block out other non-relevant financial information e.g., checking/savings account balance, other spending/charges, etc.)
- "Cancelled" check for premium payment to the insurance company (submit both the FRONT and BACK of the cancelled check)
- Credit Card Statements showing payment to the insurance company (you may block out other non-relevant financial information e.g. credit card balance, other charges, etc.)
- Insurance company statement showing payment has been made in full for the coverage period
- Ongoing monthly insurance company statements showing the previous month's premium has been paid in full.

(4) HEALTHCARE SERVICES and ELIGIBLE EXPENSES -- RULES FOR REIMBURSEMENT: YOU NEED TO SUBMIT EVIDENCE OF THE SERVICE AND OF THE PAYMENT.

EVIDENCE OF SERVICE

- Explanation of Benefits (EOBs) from your insurance company are recommended, especially if your insurance covered a portion of the expense.
- Your provider may sign the WW claim form confirming the date of services, charges and other service or product information in lieu of providing separate documentation or other proof of service.

PROOF OF PAYMENT

- Line-item from your credit card or checking account statement showing the recipient and amount of payment. (You may block out other non-relevant financial information e.g., checking/savings account balance, other spending/charges, etc.)
- Copies of the cancelled check (both sides) paid to the provider
- Receipt from the provider showing the amount and date of payment; this alternative could also evidence the service itself.

Proof of payment must include:

- Name of service provider or retailer;
- Date of service or purchase;
- Identification of drug or product, or description of service;
- Purchase amount of each product or service; and
- Total purchase amount

ADVICE: Do not use a highlighter – it causes items to not be legible on the documentation. If using US mail, send only photocopies of your claim form and documentation—keep the originals for your records.

(5) SUBMITTING A CLAIM FOR MEDICARE PART B PREMIUMS IN EXCESS OF \$144.60/MO

For 2020, WW will reimburse \$144.60/mo. automatically from the HRA for the retiree AND eligible spouse, or the Surviving Spouse, if you have enabled that feature with WW. (Note: for 2019, that amount was \$109 monthly.) If your Medicare Part B premium is in excess of \$144.60 because you experienced a year in which you had high income, you may submit a claim to be reimbursed for the difference. At the same time, you may have an additional income-related premium for a Part D plan that is also deducted from your Social Security benefit.

If you are incurring an income related surcharge, you can file with WW for the excess over \$144.60 by submitting a copy of the Social Security statement, usually received in November of the prior year. On the WW claim, request the full 12-month and it will be prorated by WW and reimbursed monthly. As an example, if your 2020 Medicare Part B base premium of \$144.60 is being auto-reimbursed but your total premium is more than \$202.40, you may submit a claim to be reimbursed for the difference.

Example: Your Medicare Part B Premium is \$202.40 and your 2020 Medicare Part B base premium of \$144.60 is being auto-reimbursed

- The base Medicare Part B Premium \$144.60 is Auto-Reimbursed (**NOTE:** if it is not and you want auto-reimbursement, call WW, or see below.)
- Remainder is \$ 57.80
- You must submit a claim to be reimbursed for the monthly \$57.80 difference **ONLY**. That is \$693.60 for the full 12 months.
- **DO NOT submit a claim for the full \$202.40** in this example, as this will result in overpayment to you which will need to be reimbursed by you to your HRA or RHCA.
- At the same time you may also have an additional premium for Part D coverage as a result of having a year of high income. You may submit a claim for that excess premium in addition to a claim for your base Part D premium.
- **To verify the excess**, you must submit a copy of the Social Security Administration (SSA) “Your Benefit Amount” (annual statement) received, usually in November of the prior year, showing the amount of your Medicare Part B Premium.

NOTE: IF YOU DO NOT WISH TO BE AUTOMATICALLY REIMBURSED FROM THE HRA FOR THE \$144.60, you may contact WW to discontinue or log in to your WW account to disable the feature. Do that by logging into your WW account, then clicking on the rectangle for the HRA, then click on the “Program Options” button in the left column. On the resulting page, you should see a rectangle giving you option to have Automatic Health Plan Claims “on” or “off”.

IF YOU HAVE A RHCA AT MERRILL LYNCH: If you wish to be reimbursed for the base of \$144.60 (or your greater or lesser monthly amount) from the RHCA after your HRA is fully used, you must submit a claim for reimbursement from the RHCA and simultaneously DISABLE future auto-reimbursement from the HRA. If you would like to activate this or have ANY questions about this option, please log in to your account or call WW.

ALSO - If you are paying an insurance company for an Advantage Plan (Part C) or RX Plan Part D premium using your SocSec to make that payment, that amount can also be submitted for reimbursement. Of course, you can always claim your Part C (Medicare Advantage), Medigap, or Part D RX premium costs regardless of whether it is being deducted from your SocSec payment or you pay it separately.

ALTERNATIVE: Whether or not you are paying more than \$144.60 for Part B, you also have the option to file for the total amount of your Part B premium deduction by not signing up for auto-reimbursement of the Medicare Part B premium from WW or (if already signed up) by cancelling the auto-reimbursement option for the \$144.60 amount and then filing for the total amount instead of the net amount. If you do that, then, on the WW claim form be sure to indicate the 12-month amount you are requesting and insert the dates of 1/01/xx to 12/31/xx. Each month, you will receive the monthly amount. If you submit after January, you will receive a retro amount as well. It would help if you included a simple worksheet showing your calculations if you are filing for other than the \$144.60. You can request several prior years’ as well if you have those November statements for documentation.

(6) REMINDERS AND HELPFUL INFORMATION

- If you file an approved claim for an amount greater than is available in your HRA, reimbursement will be made up to the remaining balance. The difference will be put into a pending status and paid the following January if FCA establishes an HRA amount for the next plan (calendar) year.
- **WW has a new form which should be used**, if you file by mail or fax. It is on the WW site (participant.wageworks.com). It includes added helpful instructions on the first and last pages. Do not forget to sign and date the form if submitting by mail or fax. However, if you have the old form, you may continue to use it until you get a new form.
- **Where to find the new form:** On the WW site, it is under Help and then Forms and Documents -- you can log onto the WW site at participant.wageworks.com and then click HELP (under your name) at the top of the page and then click on Claim Form near the center of the page. There you will also see other helpful links. On the NCRO site (www.NCRO.org) it is at the top of the homepage -- double click on HealthCare/SS/BC/WW (<https://ncro.org/medicare-soc-sec/>) and then click on [Claim Reimbursement Form](https://ncro.org/pdf/WageWorks%20claim%20form%20Dec%202017.pdf) or just go directly to <https://ncro.org/pdf/WageWorks%20claim%20form%20Dec%202017.pdf>. The NCRO site also has several other helpful links.
- **Note that the WW form is used for claims on either your HRA or on the Retiree Health Care Account (RHCA)** if you have this account and have a balance in it at Merrill Lynch. You may also phone WW and have a form mailed to you.
- You need to transfer sufficient RHCA funds to the ML Institutional Money Market II fund investment choice for those funds to be available for reimbursement.
- The automatic Medicare Part B premium reimbursement does not apply to receiving funds from your RHCA - only from HRA funds.

YOUR RESOURCES AND HELPFUL INFORMATION FOR YOU

- **WageWorks** administers the HRA including claims processing, account activity, details, direct deposit information. WW also administers claims processing from the RHCA. Access WW via: www.participant.wageworks.com and 877-924-3967. Be sure to keep your Profile current in your WW account.
- **Benefit Connect** administers your Pension Benefits and the other aspects of your Insurance programs that WW does not handle, is the contact for HRA “eligibility”, and keeps your profile current (i.e. home address, phone numbers, email address). Access BC at: fcabenefits.ehr.com and 888-409-3300. Be sure to keep your Profile current in your BC account.
- **Merrill Lynch** is the contact for RHCA balances, fund transfers, contributions and distributions, earnings, and to freeze/move funds for premium payment/reimbursements. Claims for RHCA reimbursements are made through WW (see above). To be reimbursed, your available funds need to be in the Institutional Money Market II fund: Access ML at: www.benefits.ml.com and 800-483-7283
- **Bank of America** administers the Health Savings Account (HSA) which retirees under 65 may have had and those age 65 and older may still have a balance in: Access BofA at: 800-615-0319
- **FCA** (formerly Chrysler) maintains a site at fcaretirees.com/. (Click on the “United States” icon, then click on “Benefits”, and then on the icon for Non-Represented (NBU). This has very helpful information, contacts, and links.
- **Your NCRO** maintains a site at www.ncro.org with very helpful information and contacts when you click on the link on the blue bar across the top -- **click on HEALTHCARE/SS/BC/WW**. You may send a question to the Insurance Committee at the NCRO by emailing to InsCom@NCRO.org

Please keep your contact information current under the NCRO’s Members “tab” on the blue bar at the top of the home page. It’s easy -- click on Review Your Information and if you do not know your Registration ID, just enter your last name and email address and you will be sent all the personal information on the NCRO site. This is voluntary self-provided information, and we count on members to please keep their information current.

This information is provided to you by the Insurance Committee of your NCRO, March, 2020

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