

Madison Metro School District
Retiree HRA: Enhancing Access to
Your Benefits

February, 2023





Agenda

- Goal: Enhance access to information and funds through HRA
- Current State: Retiree HRA and Escrow
- Future State
 - EBC HRA
 - ▢ *More Options*
 - ▢ *More Accessible Information*
 - ▢ *Faster Reimbursements*
 - Reimbursement Process
- Action Items
- Q & A

Current State



| | HRA | Escrow |
|----------------------------|--|--|
| Benefit Calculation | Unused personal time | Unused personal time |
| Benefit Information Access | <p>District tracks total</p> <p>Reimbursement by District</p> <p>No online information – invoice 2x per year</p> <p>District group medical/dental plan OR other plan</p> <p>Directly billed for premium by the carrier</p> | <p>District tracks total</p> <p>No reimbursement – Debit from internal account by MMSD Admin.</p> <p>No online information</p> <p>District group medical/dental plan only</p> <p>Not directly billed for premium – on District bill</p> |
| Benefits Eligible | Qualified health care expenses District and non-district provided health, dental and LTC | District provided premiums only for Medical, Dental, Life and LTC |
| Administration | District cuts and mails check for each claim and eligible | District manually calculates and deducts for each individual premium |

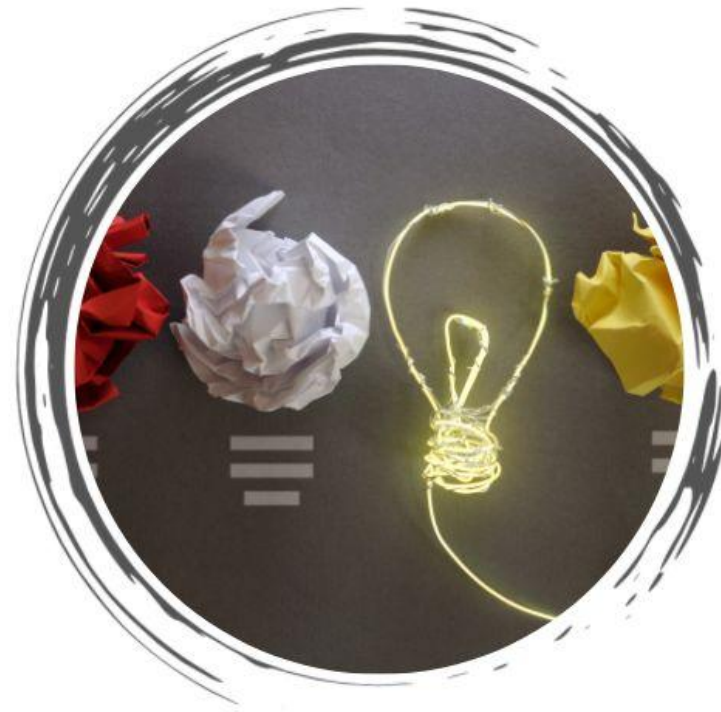
Current State

- Current model is **unsustainable**
 - One individual tracked the balances
 - One person in Finance cuts paper checks
 - Checks are sometimes not cashed resulting in cancellation fees
- Current model is **inefficient** and **does not provide adequate service**
 - Cutting paper checks is a laborious process
 - Sending paper checks results in delays in receiving reimbursement
 - Sharing balance 2 times per year does not show transparency. Due to retirement, communication has been delayed.



Improved Experience

- Visible account information accessible online and through mobile device
- Debit card to use at point of sale
- Faster reimbursement
- Customer service team dedicated to serving you
- More options to use your money!
 - ✓ Premiums including Medicare Part B and D
 - ✓ 213d expenses like medication, durable medical equipment, deductible expenses, out of pocket medical expenses, glasses, contacts, dental expenses and more
 - ✓ Similar to FSA



Examples of 213d Expenses

- ✓ Dental Expenses: X-rays, exams, cleanings, gum treatments, fillings, crowns/bridges, oral surgery
- ✓ Vision Expenses: Contacts, exams, glasses, prescription sunglasses, LASIK, laser eye surgery,
- ✓ Out of Pocket Uncovered Medical Care Expenses: Copays, coinsurance, deductible, prescribed RX
- ✓ Lab Exams/Tests: Blood tests, diagnostic fees, lab fees, x-rays
- ✓ Medical Treatments/Procedures: Acupuncture, chiropractor, hearing exams, aids and batteries
- ✓ Medical Supplies and Services: Arch supports, BP monitors, compression hosiery, crutches, wheelchairs
- ✓ Approved OTC Medications and Products



We are excited to provide an easier way for you to access your benefits. You will have more options to use your HRA dollars; more than ever before!



EBC Health Reimbursement Arrangement

Currently on the HRA?

- Enrolled in the EBC HRA
- Billed directly through your current medical carrier
- Balances totals will be loaded into EBC system
- A debit card will be sent to you
- Online access through your computer and mobile device

Current on Escrow?

- Your Choice: Stay on Escrow or transfer to the HRA
- Enrollment information will be sent to you to enroll in the HRA

Next Steps: Follow up communication with instructions

Timeline

February: Meetings

March: Enrollment

May 1: Effective Date

Employee Benefits Corporation



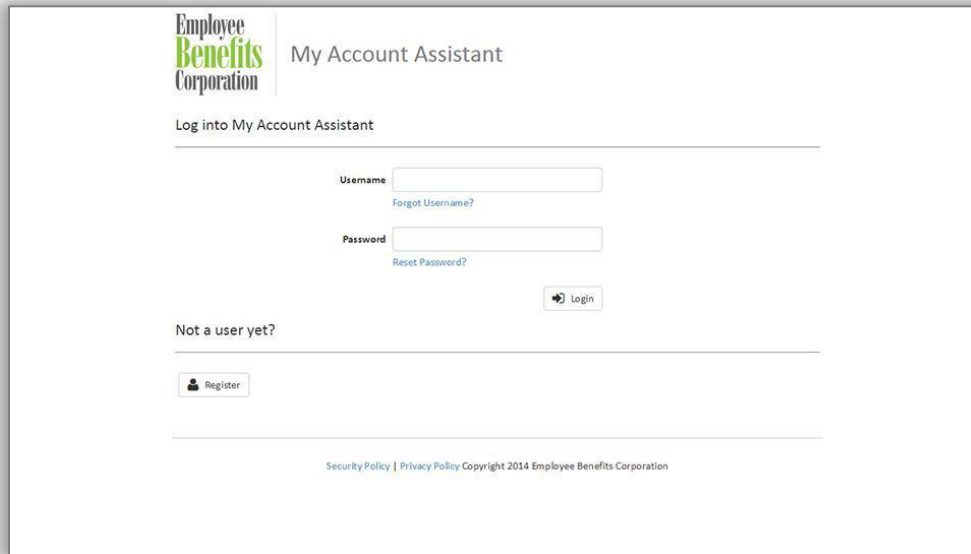
The EBC HRASM

- Who is Employee Benefits Corporation and how can we help you?
- **What is the HRA Plan?**
- **Accessing your funds**
- Your online account

Who is Employee Benefits Corporation ?

- Employee Benefits Corporation is a third-party benefits administrator
 - We work with your employer to offer and provide you with the EBC HRA Plan
- We are 100% employee owned and dedicated to helping you
 - Each of our employees has a stake in the company and an opportunity to participate in and contribute to its growth by providing great services *to you*

How Do I Activate my Account?



The screenshot shows the 'My Account Assistant' login page for Employee Benefits Corporation. The page has a header with the company logo and the title 'My Account Assistant'. Below the header, there is a section titled 'Log into My Account Assistant' with a horizontal line. Under this line, there are two input fields: 'Username' and 'Password'. The 'Username' field has a 'Forgot Username?' link below it. The 'Password' field has a 'Reset Password?' link below it. To the right of the 'Password' field is a 'Login' button with a key icon. Below the login fields, there is a section titled 'Not a user yet?' with a horizontal line. Under this line is a 'Register' button with a person icon. At the bottom of the page, there is a footer with links for 'Security Policy' and 'Privacy Policy', and a copyright notice for 2014 Employee Benefits Corporation.

Activate your account online:

1. Go to www.ebcflex.com
2. Click “Participants” from the Log In drop down list
3. Click the “Register” button for first time users
4. Enter requested information
5. Then log in and view your account anytime

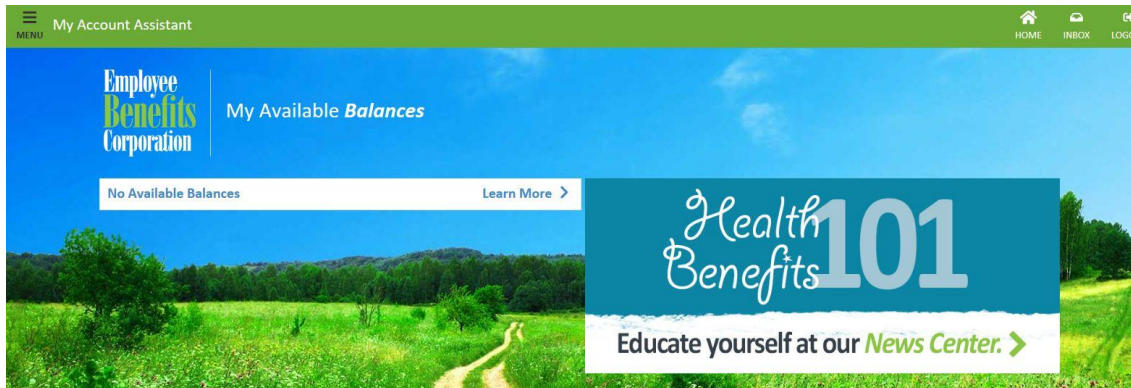
My Account Assistant Portal

Once your account is activated explore the online **My Account Assistant**; this is where you'll be able to:

- Access account balances
- Review pending payments
- View detailed account history
- Update personal information
- Download EBC HRA forms and information

Accessing your HRA

- Once your account is activated explore the online **My Account Assistant**
 - **Our benefit plans have a single sign-in through the portal**
 - You can access each of your accounts information by selecting the requested plan type.



- **Use your Debit Card at the point of sale**

Claim Methods for HRA

When you pay for your eligible expenses and submit a claim to Employee Benefits Corporation for reimbursement

- Submit your claim:
 - **By mobile app**
 - Use your camera to take a photo of documentation
 - **Through your online account**
 - Upload it with your claim documentation
 - **Debit Card**
 - Use the card at the point of sale for expenses. *Cannot be used to pay insurance premiums*. You may receive follow up from EBC to verify the expense. Save your receipts
 - **Through mail or paper form**
 - Provide a copy of your itemized receipt or

EBC Mobile

Download now: Search for EBC Mobile now in the [App Store](#) (Apple) or [Google Play](#) (Android) to download the app and get started.

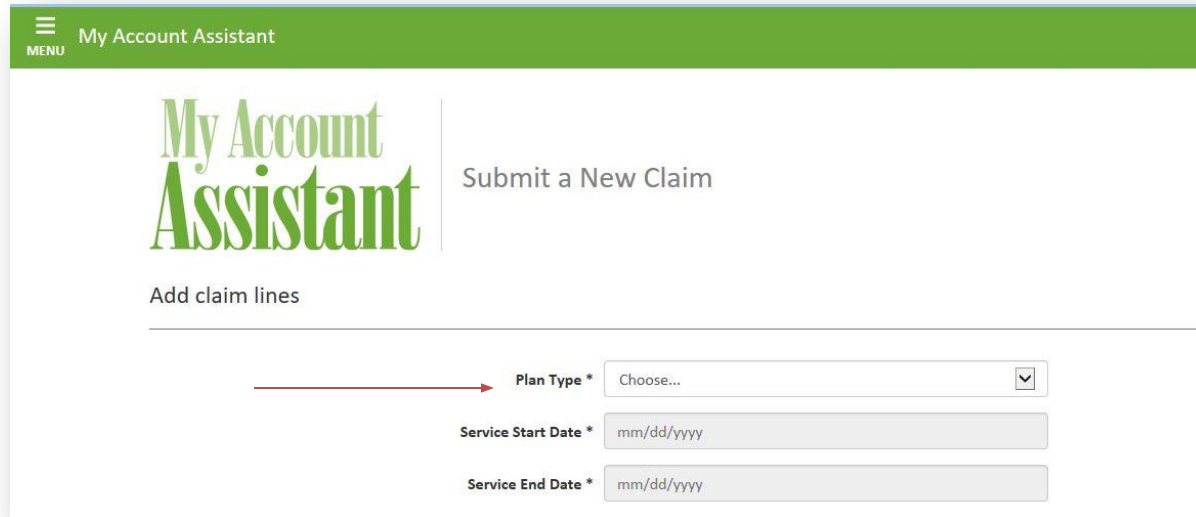
EBC Mobile Features

- Submit a claim to be reimbursed for eligible expenses and use your phone to take a picture of receipts/expenses documentation and quickly upload the files.
- Track the status of your submitted claims.
- Receive timely notifications about your benefits account
- Track your account on the Home screen, with balances, and other account-specific details available at a glance.



Online HRA Claims Submission

- You can submit a claim through the portal by selecting the plan type (HRA)



The screenshot displays the 'My Account Assistant' web portal. At the top, a green header bar contains a 'MENU' icon and the text 'My Account Assistant'. Below the header, the 'My Account Assistant' logo is on the left, and the title 'Submit a New Claim' is on the right. Under the title, the text 'Add claim lines' is followed by a horizontal line. Below this line, there are three required fields: 'Plan Type *' with a dropdown menu showing 'Choose...' and a checkmark icon, 'Service Start Date *' with a text input field containing 'mm/dd/yyyy', and 'Service End Date *' with a text input field containing 'mm/dd/yyyy'. A red arrow points from the left towards the 'Plan Type *' field.

Manual HRA Claims Submission

- You can file a manual claim or paper claim form
 - The form is available at www.ebcflex.com, under the quick forms and materials tab
- When filling out a *Claim Form*, enter “HF” in the Benefit Code box for each eligible health reimbursement expense.
 - You will need to include the itemized receipts for reimbursement
 - Fax, mail or email the form with supporting documentation
- There is also the option to fill out a *Recurring Claim Form*.
 - Please note, you will have to file a new form following any premium changes

Recurring HRA Claims Submission for Premiums

- You can send EBC your insurance carrier statement showing your monthly premium
- Fill out the claim form indicating:
 - You want this set up as a recurring monthly claims
 - Enter the monthly premium amount
 - Enter the dates of the policy 5-1-23 to 6-30-23
 - You need to reset this up when your plan renews and the premium change on 7-1-23. Enter 7-1-23 to 6-30-24 as the dates.
 - Attach your carrier statement showing the premium amount.

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Recurring HRA Claims Submission



Claim Form

2

Phone support: (800) 346-2126 | (608) 831-8445
Email: participantservices@ebcflex.com

Account Holder Information

To ensure timely and accurate claims processing, please complete the entire form.

John

First Name

john.smith@gmail.com

Email Address (we do not share your email address)

1 2 3 4

Last 4 Digits of Social Security or Identification Number
(Required)

Smith

Last Name

Madison Metropolitan School District

Employer

Claims

Benefit Codes: **F** Health Care FSA **L** Limited Health Care FSA **D** Dependent Care FSA **I** Indv Billed Ins Premiums **H** HRA **HF** HRA first, then FSA
DC Debit Card Substantiation **O** Offset Claim for an outstanding debit card purchase **LS** Lifestyle Spending Account (LSA)

Enter one Benefit Code per claim line below.

| | | | | | | | | | | | |
|--------------|---------------------------------|---|---|---|---|---|---|---|---|---|---|
| H | 0 | 5 | - | 0 | 1 | - | 2 | 0 | 2 | 3 | ▼ |
| | Service Start Date (mm-dd-yyyy) | | | | | | | | | | |
| | 0 | 6 | - | 3 | 0 | - | 2 | 0 | 2 | 3 | ▼ |
| Benefit Code | Service End Dates (mm-dd-yyyy) | | | | | | | | | | |

Recurring monhly health insurance premium

Description of Service

WPS

Provider

John Smith

Person Receiving Service (Required for HRA)

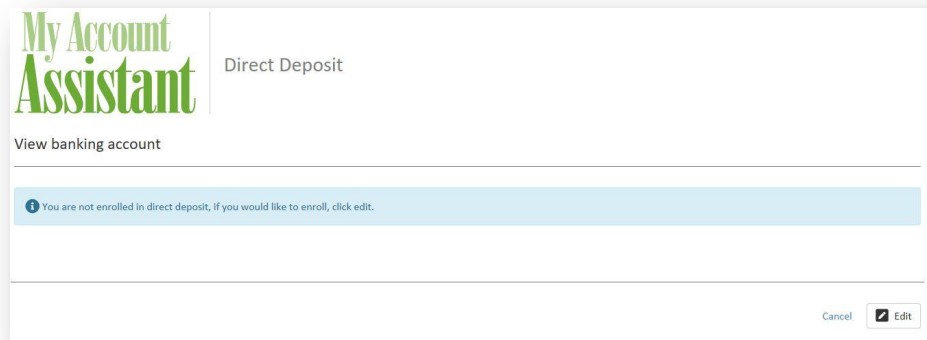
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Claim Amount

Service Provider Signature (Dependent Care FSA and Lifestyle Spending Account (LSA) Only)

Reimbursement Tip

- To receive reimbursements faster, sign up for **Direct Deposit**
 - We deposit your reimbursement in the financial account of your choice
 - Sign up online at www.ebcflex.com



- When you don't sign up for Direct Deposit, your reimbursement is sent as a check via. U.S. Mail

Employee
Benefits
Corporation



Next Steps

1. BOARD REVIEW February 27, 2023

2. LEARN

Review presentation and other information about the HRA. Any questions should be directed to Retirement@Madison.k12.wi.us.

3. ENROLL

March 6 – March 31. More details will be sent to you!

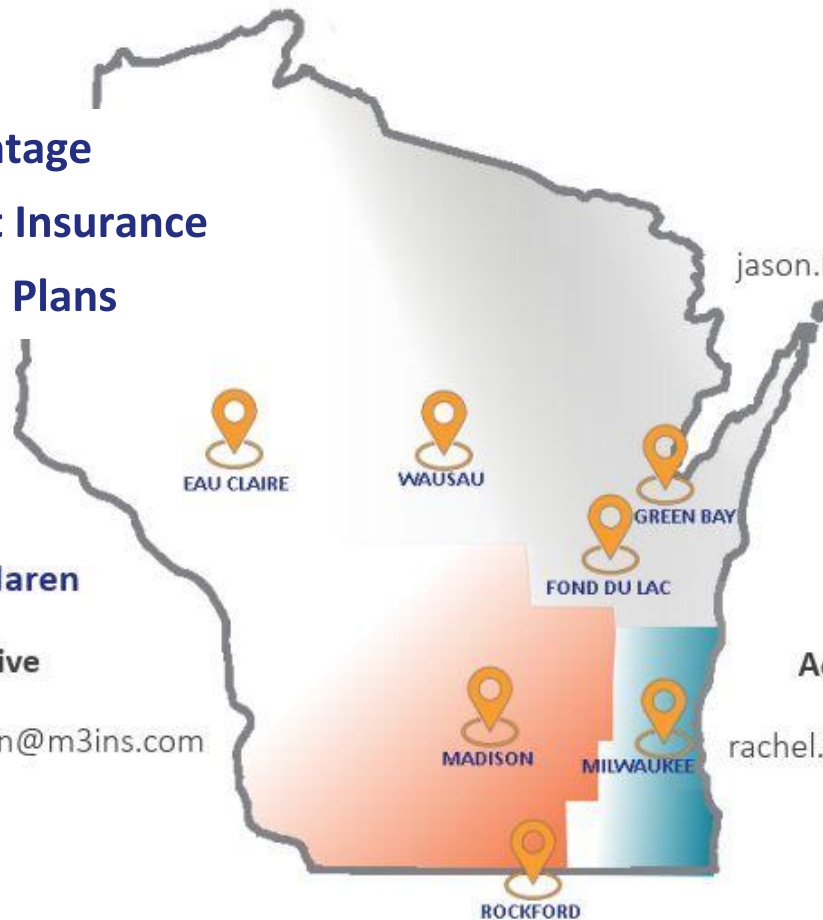
Reminder: Medicare Insight & Guidance

M3 Elevate *(a division of M3 Insurance)*

Medicare Advantage
Medicare Supplement Insurance
Prescription Drug Plans



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