

QUICKSTART GUIDE

Your Medicare Reimbursement Account



At-a-Glance

Your MRA:
The Essentials

Managing Your Account

Claim Your MRA Dollars

Register online now!

If you haven't registered online yet, please do so today. To register, just visit www.healthequity.com/wageworks, select "LOG IN/REGISTER" and then "Employee Registration." You'll need your 4-digit ID code, which is the last 4 digits of your NALC Health Benefit Plan member ID and can be found on your NALC Health Benefit Plan member ID card.

Questions?

If you have any questions or concerns, you can talk to a trained expert to learn more about the program. Just call 844-768-5644 weekdays from 8 a.m. to 8 p.m. Eastern time.

Download the EZ Receipts® mobile app!

Use your mobile device to file claims and take care of your account paperwork from anywhere. Go to www.healthequity.com/wageworks to learn more.

Welcome to HealthEquity. Start Saving. Here's How.

Welcome to your new Medicare Part B Reimbursement Account (MRA) program sponsored by the NALC Health Benefit Plan and administered by HealthEquity. Through this program, the NALC Health Benefit Plan has put tax-free money into your MRA to reimburse you up to \$600 for your Medicare Part B premiums when you remain enrolled in Medicare Parts A, B and the SilverScript Employer Prescription Drug Plan (PDP) sponsored by NALC Health Benefit Plan. You must submit proof of premium payments through the online portal, HealthEquity's EZ Receipts app, or by fax or mail. Upon approval, you will receive reimbursement by direct deposit or check, depending on how you set up your account. You have until December 31 of the following benefit year to submit your claim for reimbursement.

Inside you'll find the quick-reference information you need to be reimbursed for your paid Medicare Part B premiums using your MRA and to track your transactions — plus tips for getting the most from the program.

Your MRA: The Essentials

Your MRA is governed by the NALC Health Benefit Plan's brochure provisions that detail who is eligible for an account. Your MRA was designed to be simple. To keep it that way, it's important to comply with the Internal Revenue Service (IRS) regulations that govern the program. The following guidelines will help you avoid any inconvenience.

- **Each eligible participant** will have their own HealthEquity account and use their information when submitting claims.
- **Know what expenses are eligible.** Only Medicare Part B premiums paid by you are eligible for reimbursement from this account.
- **Proof of expenses.** Examples of proof are canceled check, copy of credit card statement, copy of bank statement or Social Security "Cost of Living Adjustment" (COLA) statement.
- **Keep an eye on your MRA.** Log in to your account at www.healthequity.com/wageworks to view your transactions and keep track of your balance.
- **Register for an online account at www.healthequity.com/wageworks.** When you register online and provide a current email, you ensure that you will have 24/7 access to your account and will be automatically signed up to receive important updates and alerts. You also must have an account to use the mobile app and take advantage of features like Upload Receipts for online claims.

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Registering online

To submit your reimbursement request online, you must register and create an account with HealthEquity. You will also need an online account if you plan to download and use the HealthEquity EZ Receipts mobile app

Visit www.healthequity.com/wageworks and select “LOG IN/ REGISTER” and then “Employee Registration”. You’ll need to answer a few simple questions and create a username and password. You’ll need a 4-digit ID code, which is the last 4 digits of your NALC Health Benefit Plan member ID and can be found on your NALC Health Benefit Plan member ID card. Please note: Your ID code is not your Social Security number.

- Your online MRA account allows you to view your most recent activity as well as:
- Update your account preferences and personal information.
- Set up direct deposit as your reimbursement preference using your bank name, routing number and account number.
- Manage your account while on the go via the HealthEquity mobile app.

Claim Your MRA Dollars

When you pay Medicare Part B premiums, you can request reimbursement right away. HealthEquity gives you multiple options for filing reimbursement requests.

Using your Mobile Device

With the EZ Receipts mobile app, you can file and manage your reimbursement claims on the spot, with a click of your mobile device camera, from anywhere.

To use EZ Receipts:

- Download at www.healthequity.com/wageworks/employees/go-mobile.
- Log in to your account.
- Choose the type of receipt from the simple menu.
- Enter some basic information about the claim.
- Use your mobile device camera to capture the documentation.
- Submit the image and details to HealthEquity.

Filing a claim

You also can file a claim online to request reimbursement for your eligible expenses.

- Go to www.healthequity.com/wageworks, log in to your account and select “Submit Receipt or Claim.”
- Select “Pay Me Back.”
- Fill in all the information requested on the form and submit.
- Scan or take a photo of your receipts, COLA and other supporting documentation.
- Attach supporting documentation to your claim by using the upload utility.
- Make sure your documentation includes the five following pieces of information required by the IRS:
 - Date of payment
 - Detailed description
 - Provider name (Medicare)
 - Member name
 - Proof of payment

Most claims are processed within one to two business days after they are received, and payments are sent shortly thereafter.

If you prefer to submit a paper claim by fax or mail, download a Pay Me Back claim form at www.healthequity.com/wageworks and follow the instructions for submission.