






# veba<sup>®</sup>

## The “How To” Webinar



## Topics

- Plan Features**
- Covered Expenses**
- Using your plan**
  - Accessing your online account
  - Benefits Card
  - Mobile App: HRAgo<sup>®</sup>
  - Investment Options
- Getting Help**



## What is an HRA?

# HRA

## Health Reimbursement Arrangement

- ◆ “Account-based” group health plan
- ◆ Funded by employer
- ◆ Tax-free money for future medical care costs
- ◆ Often called “VEBA”
  - Assets held in a voluntary employees’ beneficiary association (VEBA) trust



## Sick Leave Cash-out Upon Retirement/Separation

Who’s eligible and what’s the funding calculation?

### Eligibility

- Retirement
- Separation\* from service if 55+ and
  - 15 years of service in any Plan 2
  - 10 years of service in any Plan 3
- \*ESD employees must retire to receive a sick leave cash-out
- \*CTC may have different guidelines for separation

### Calculation

- 180 day max\*- per state law
- 1:4(25%) – per state law
- \*CTC employees don’t have a maximum accrual



## Eligibility and Funding Sources

Eligibility and funding sources vary by employer and by employee group

- Retirement sick leave cash out is most common



Check with your employer  
to confirm your eligibility and available  
funding sources

No Individual Choice; All employee group members defined as eligible  
must participate per IRS rules.

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## Key Benefits

...pay no tax (federal income or FICA)

...can use your account anytime  
(after becoming claims eligible)

...choose your investments

...unused balance carries over  
(no annual "use-it-or-lose-it" or  
carryover limitations)

...account can transfer to your spouse,  
children, beneficiaries, or other eligible  
survivors if you pass away



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## Qualified Expenses and Premiums



- Copays, Deductibles
- Prescription drugs
- Dental, Vision
- Over-the-Counter
- Retiree/COBRA medical premiums (before and after age 65)
- Medicare Part B and Part D
- Medicare supplements

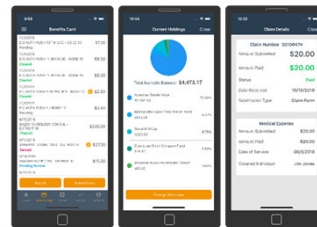
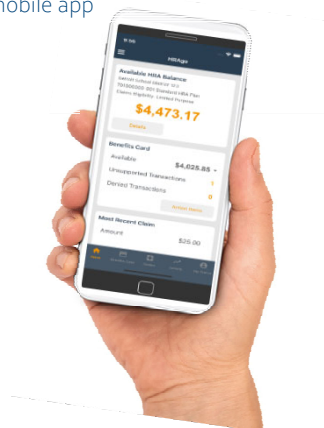
NOTE: Premiums not eligible for reimbursement include those deducted pre-tax by an employer through a Section 125 cafeteria plan and marketplace exchange premiums that are not or will not be subsidized by the Premium Tax Credit (subsidy).



## Mobile Access

### HRA go

VEBA Plan's  
mobile app



- Add mobile access. Download HRAgo® from the App Store or Google Play
  - ◆ Search HRAgo
- Snap pictures of supporting documentation and submit claims from your smartphone
  - ◆ Particularly useful for Benefits Card users who need to submit supporting documents
- Check your balance, view your investments, and update your contact information
- And more!



## Benefits Card

**No monthly fee!**  
Request your card today.

**Easy to use. Saves you time.**



- Pay medical care expenses directly from your HRA. No filing claims and waiting to get reimbursed!
  - No monthly fee
  - Spend up to 90% of your HRA balance every day (\$3,000 daily limit)
  - Minimum account balance of \$50
  - Request separate cards for your spouse or dependents (one-time charge of \$1 per card)
- Save your supporting documentation.
  - The explanation of benefits (EOB) from your insurance company or detailed invoice from your medical provider



## Automatic Premium Reimbursements



**Provides reimbursement to participants for qualified premiums**

- Set up automatic premium reimbursement online after logging in at [veba.org](http://veba.org), or submit an **Automatic Premium Reimbursement** form
- No direct payments to insurance companies or providers



## Using your Online Account

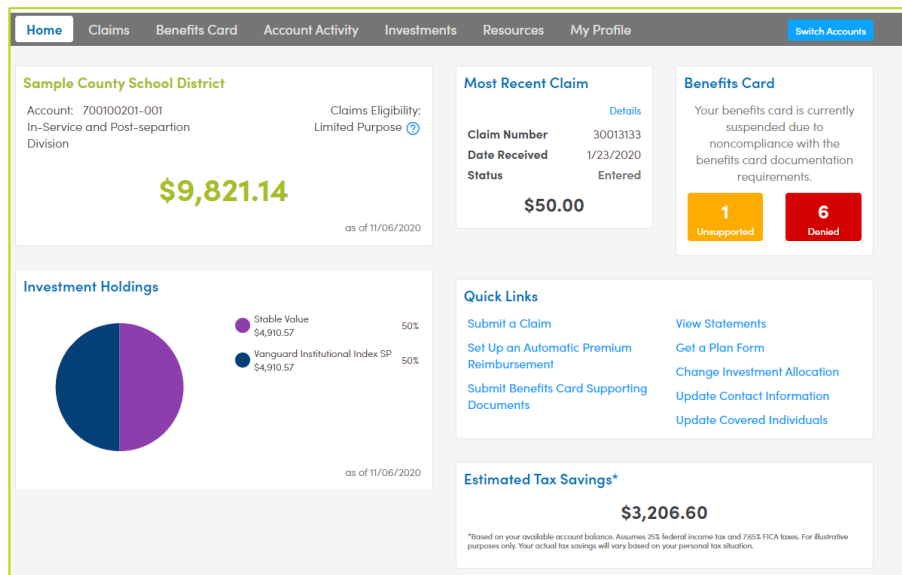
The screenshots show the Veba online account interface. The first screenshot is the 'Welcome!' page with a 'First time here?' message and a 'Register' button. The second screenshot is the 'Participant Verification' page with fields for 'Last Name\*', 'Date of Birth\*', 'Last Four of SSN\*', and 'Account Number\*'. The third screenshot shows the account details for 'Sample County School District' with a 'Participant Number: 700100201'. It lists two divisions: '700100201-001 In-Service and Post-separation Division' with a balance of \$9,374.73 and '700100201-002 Post-Separation Division' with a balance of \$1,037.42.

- 1) Go to [www.veba.org](http://www.veba.org)
- 2) Click on **Participant Log In**
- 3) **New User** click on **Register**
- 4) **Input**
  - a. Last Name
  - b. Date of Birth
  - c. Last 4 of SSN
  - d. Account Number\*

Note: Your Account number was mailed to you in your welcome packet.
- 5) **Select an account**

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## Dashboard



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## Claims submission & Automatic premium reimbursement set-up

The screenshot shows the Veba Claims portal interface. At the top, there are navigation tabs: Home, Claims, Benefits Card, Account Activity, Investments, Resources, and My Profile. The 'Claims' tab is active.

**Actions:**

- Submit a Claim
- Set up an Automatic Premium Reimbursement

**Automatic Premium Reimbursements:**

You currently have no active Automatic Premium Reimbursements set up. If you have ongoing, qualified insurance premiums, such as retiree medical insurance premiums, click the "Set Up an Automatic Premium Reimbursement" button located under Actions. Read [Qualified Expenses and Premiums](#) to learn more about what insurance premiums are eligible for reimbursement.

**Claim Search:**

Search By: Claim (dropdown), Status: All (dropdown)

Received Within: Last Month (dropdown), Claim Number: (input field)

Search button: Search

Rows Per Page: 10

Claim Number	Date Received	Amount Submitted	Amount Paid	Amount Not Paid	Status
No claims found.					

## Claims submission

**Submit a Claim**

Getting Started → Expense Details → Supporting Documents → Payment Method → Review & Submit

You can submit expenses for you, your spouse, and dependents. Please **don't combine expenses!** Enter the **Expense Details** for each expense separately. Click the **Add Expense** button after each one. Enter as many as you want. When you're all done, click the **Next** button.

Is your expense eligible? Read [Medical Care Expenses](#) to find out.

**Expense Details**

Date of Service\*:  Expense Type\*: Select Expense Type (dropdown)

Covered Individual\*: Sarah Thornton (dropdown) + Amount\*:

Service Provider\*:  **Add Expense**

**Claim Expenses**

Date of Service	Covered Individual	Service Provider	Expense Type	Amount
-----------------	--------------------	------------------	--------------	--------

Cancel | Back | Next

## Claims submission & Automatic premium reimbursement set-up

The screenshot shows the 'Claims' section of the Veba portal. The navigation bar includes Home, Claims, Benefits Card, Account Activity, Investments, Resources, and My Profile. The 'Automatic Premium Reimbursements' section contains two buttons: 'Submit a Claim' and 'Set up an Automatic Premium Reimbursement'. Below this is a 'Claim Search' section with filters for 'Search By' (set to Claim), 'Status' (set to All), 'Received Within' (set to Last Month), and a 'Claim Number' field. A 'Search' button is present. Below the search filters is a table with columns: Claim Number, Date Received, Amount Submitted, Amount Paid, Amount Not Paid, and Status. The table currently displays 'No claims found.' and has a 'Rows Per Page' dropdown set to 10.

## Automatic premium reimbursement set-up

The screenshot shows the 'Automatic Premium Reimbursement Setup' process. It features a progress bar with five steps: Getting Started, Premium Details (current step), Supporting Documents, Payment Setup, and Review & Submit. Below the progress bar, there is instructional text: 'You can set up automatic reimbursement of premiums that cover you, your spouse, or dependents. Please don't combine multiple premiums! Set up each premium separately. Enter the required **Premium Details**. Then, click the **Next** button.' It also lists Eligible and Ineligible premium types. The 'Premium Details' section includes fields for 'Policy Period Start\*' (with 'Select Month' and 'Select Year' dropdowns), 'Premium Type\*' (with a 'Select Premium Type' dropdown), 'Covered Individual\*' (with a dropdown showing 'Sarah Thornton' and a person icon), 'Amount\*' (with an empty input field), and 'Insurance Provider\*' (with an empty input field). At the bottom, there are 'Cancel', 'Back', and 'Next' buttons.



## Benefits Card management

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## Benefits Card supporting documentation

Benefits Card - Submit Supporting Documentation

Getting Started → **Select Transactions** → Supporting Documentation → Review & Submit

Click the **Select** box next to each expense for which you're ready to submit supporting documentation. You can select just one or several. Click the **Next** button when you're ready to continue.

If you have a "Denied" transaction, click **View** to find out why and how you may be able to correct it. Transaction **The documentation you submitted did not include provider's name.** These transactions need immediate action. Otherwise, we might have to turn your card off, and we sure don't

Select	Transaction Date	Description	Amount	Amount Unsupported	Status	Days Outstanding	Notes
<input type="checkbox"/>	07/06/2015	OFFICE VISIT IIAS - ATLANTA GA	\$5.00	\$5.00	Denied	1781	Notes

Transaction 369 Details

Transaction Date	Description	Amount	Amount Supported	Amount Unsupported	Notes
07/06/2015	OFFICE VISIT IIAS - ATLANTA GA	\$5.00	\$0.00	\$5.00	Notes

Covered Individual: Josh Bishop

Comments:

Recurring Payment ?

**If you have a recurring debit card payment for a qualified medical expense, including premiums, you may elect to have this set up on file as a recurring payment. If approved as an authorized recurring payment, you will no longer be required to provide supporting documentation for subsequent transactions for this payment.**

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# Investments

Home Claims Benefits Card Account Activity **Investments** Resources My Profile [Switch Accounts](#)

**Actions**

- Change Investment Allocation
- Manage Rebalance Setting
- Perform One-time Rebalance

**Investment Information**

Investment Option: Option B: Do-It-Yourself

Rebalance Setting: No Automatic Rebalance

Last Allocation Change: 01/15/2020

**Current Investment Allocation & Holdings**

The chart below shows your current investment allocation and investment holdings. Your investment allocation is determined by you, and you can change it as often as once per calendar month. Future contributions from your employer, if any, will be allocated according to your investment allocation. Your investment allocation is also used to determine how your account will be rebalanced, if you have invested your account under Option B: Do-It-Yourself and have chosen a rebalance option. Your investment holdings are the portions (percentages) of your account that are invested among the available funds. Over time, your investment holdings may differ from your investment allocation based upon fund performance.

as of 11/06/2020

# Change investment allocation

**Change Investment Allocation**

Which investment option is right for you? Select **Option A: Choose a Pre-Mix** if you want a pre-mixed asset allocation portfolio designed and managed by investment professionals. Select **Option B: Do-It-Yourself** if you are comfortable making your own investment decisions and want to build your own portfolio. You can change your investment allocation up to once per calendar month.

Read our Choosing Your Investment Allocation brochure and the most recent [Investment Fund Overview](#) (updated quarterly) to learn more about the available investment funds. You should consult with a professional financial advisor before making investment decisions. The Board of Trustees and its team of service providers do not give investment advice.

Read the fund fact sheets and prospectuses before making your selection. [Click here](#) to open the VEBA Plan's **Investments** page with links to fund fact sheets and prospectuses.

**Option A: Choose a Pre-Mix**

A suite of low-cost, custom pre-mixed portfolios are available to accommodate a variety of asset allocation strategies from conservative to aggressive. Many investment advisors recommend the use of pre-mixed portfolios because they are well diversified, are designed to meet specific goals and objectives, and are automatically rebalanced. These pre-mixed portfolios use a combination of Fidelity stock and bond funds. Read our Choosing Your Investment Allocation brochure for more details.

To choose a pre-mixed portfolio, select one of the options below. Then, click "Next". Your change will be applied to your current account balance and future contributions.

**Pre-mixed Portfolio Name  
Risk / Target Allocation**

- Income**  
Low to Moderate / 80% Bonds; 20% Stocks
- Conservative**  
Moderate / 60% Bonds; 40% Stocks
- Moderate**  
Moderate to High / 40% Bonds; 60% Stocks
- Growth**  
High / 20% Bonds; 80% Stocks

**Option B: Do-It-Yourself**

Listed below are the available asset classes and underlying funds you can use to build your own portfolio. Performance results are contained on the most recent [Investment Fund Overview](#) (updated quarterly).

**Investment Funds**

Stable Value	<input type="text" value="50"/>
PIMCO Total Return Institutional	<input type="text" value="0"/>
Vanguard Institutional Index SP	<input type="text" value="50"/>
Rainier Mid Cap	<input type="text" value="0"/>
Champlain Small Company	<input type="text" value="0"/>
American Funds EuroPacific Growth	<input type="text" value="0"/>
<b>Total</b>	<input type="text" value="100"/>

## Profile and account management

**My Profile**

Contact Information Covered Individuals Beneficiaries Account Preferences User Information

Please review your contact information to make sure it is current. To make a change, click the "Update" button below.

Mailing Address Phone Numbers

Address Phone Number

Address 2 Secondary Phone Number

City E-Mail Address

State E-Mail Address

Zip Code

[Update](#)

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## Secure Messaging

Josh Bishop  
Account: 700100201-001

Home Claims Benefits Card Account Activity Investments Resources My Profile [Switch Accounts](#)

Sample County School District  
Account: 700100201-001  
In-Service and Post-separation

Claims Eligibility:  
Limited Purpose ⓘ

Most Recent  
Claim Number

**Secure Message Center** [Back to](#)

Actions

[Compose New Message](#) Have a question about your HRA plan?  
Send a secure message to our employer help desk.

My Messages

10 Rows Per Page

Topic	Message	Date
No messages found.		

**New Message**

Please complete the form below with the information pertaining to your question. All reply notifications from the employer help desk will be sent to your email at: [jbishop@empireinnovationgroup.com](mailto:jbishop@empireinnovationgroup.com) [Edit](#)

Topic:

Message:

3000 characters remaining

Click the "Upload Documents" button to browse for files to upload and attach to the message. Valid file types are .jpg, .jpeg, .gif, .png, and .pdf. Maximum file size accepted is 10MB.

[Upload Documents](#)

[Cancel](#) [Send](#)

1

2

3

- Select a topic from the drop down
- Type your message & attach any documents

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## Limited Coverage

- 1) Medicare coordination
  - Participant is an active employee (of the contributing employer)
  - Participant, spouse, or dependent have Medicare coverage and want it to be primary to HRA coverage
- 2) HSA eligibility
  - Participant, spouse, or dependent want to be eligible to make or receive contributions to an HSA
- 3) Premium Tax Credit eligibility
  - Participants, spouse, or dependent are purchasing coverage through a marketplace exchange and want to be eligible for the Premium Tax Credit

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## Customer Care Center



1-888-828-4953

- Located in Spokane
- Participant questions
  - Claims
  - Automatic premium reimbursements
  - Account activity
  - Address changes
  - And more



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