

*Your*

Funding and  
Reimbursement  
Guide

**OneExchange™**  
from Towers Watson



# An Introduction to Funding and Reimbursement

## Learn how to access and manage your reimbursement funds

Greetings from Towers Watson's OneExchange! Congratulations on having successfully qualified for your reimbursement funding program. This mailing confirms that you have qualified for the funding program sponsored through your former employer. Using this guide and the other documents included with this mailing, you'll learn how to access and use your reimbursement funds.

The name of your specific funding program, the amount and date of your first allocation and our contact information can be found in your personalized Welcome Letter included with this mailing.

### If you have questions

If you have questions after you have reviewed the information provided in this mailing, you may be able to find the answers in your online account on the OneExchange website. Your online account contains all of your current information, including your account balance and reimbursement status. You may access or create your account using the website address printed in your Welcome Letter. Instructions on how to log into your account can be found on page seven of this guide.

If you're unable to find your answer online, or if you simply prefer to speak to a representative, OneExchange is at your service. Our customer service representatives are available Monday through Friday, from 8 a.m. until 8 p.m. Eastern Time. Call us using the toll-free phone number printed in your Welcome Letter.

We look forward to helping you understand, access, and manage your reimbursement funds.





# How Does My Funding Program Work

## **Receiving reimbursement for your eligible expenses**

Your former employer provides funding through a tax-favored account to help reimburse you for eligible health care expenses. OneExchange is the administrative service provider for your funding program.

This means you will submit your reimbursement request form to OneExchange and may be reimbursed for eligible expenses from those funds, to the extent that they are available. See page six for an illustration that shows how this process works.

## **Welcome Letter and eligible expenses**

This tax-favored funding allows you to be reimbursed for eligible health care expenses. More specific information, such as the name of your specific funding program, the amount of your first allocation and the date it will become available for use can be found in your Welcome Letter.

Information on the types of expenses that are eligible for reimbursement can be found in the Eligible Expenses Insert found in this mailing, online, or through customer service.

## **Retain this guide for your records**

We encourage you to retain this guide, your Welcome Letter, and your Eligible Expenses Insert, securely storing them with your other important records for future reference. In addition to important information on your funding amounts, this mailing also provides the instructions you will follow when submitting your reimbursement request form.

# Pay For Your Expenses

## How to get reimbursed

Now that you have qualified for your funding, let us help you get your reimbursements as soon as possible. You can choose how you submit your premium reimbursement request, either manual or automated.

### Manual Premium Payment Submission

#### 1. Pay for your health care expenses

The first step toward reimbursement is for you to pay for your health care expenses. You will make your payments directly to your insurance carrier/health care provider.

#### 2. Retain your receipts and supporting documentation

To receive your reimbursements accurately and efficiently, it is important for you to submit all supporting documentation with your reimbursement request. This may include premium statements, receipts, and other documentation. For more information on which documents you should watch for and save, see page 13.

#### 3. Submit reimbursement request form

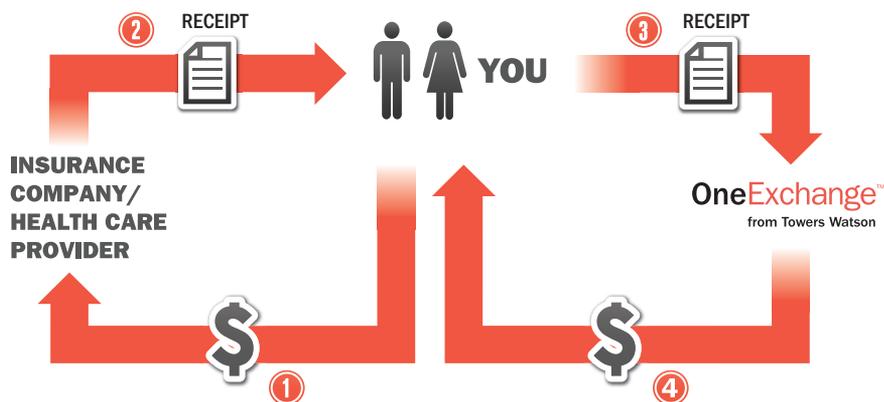
Submit reimbursement requests for eligible expenses, along with your supporting documentation, directly to OneExchange. Information on how to submit a reimbursement request is provided on page 10. To find out which expenses may be eligible for reimbursement, refer to the Eligible Expenses Insert.

#### 4. Receive reimbursement for your approved requests

OneExchange will process your approved request form and reimburse you from your available funds. You may receive your reimbursement by check or direct deposit, see page nine, along with your Explanation of Payment (EOP) statement, see page 15.



## Manual Premium Reimbursement



For more information on reimbursement and how to understand your Explanation of Payment documents, see page 15.

For information on how long reimbursement may take, see the Frequently Asked Questions section on page 20.

### Automating Your Premium Payments and Reimbursements

By taking an opportunity now to automate your reimbursement request will save you a lot of time each month.

#### 1. Automatic premium payment withdrawals

Most insurance companies offer an automatic premium payment option where they draft your monthly premium payments from a bank account that you designate.

This can be set up by contacting your insurance carrier/health care provider.

#### 2. Automatic premium reimbursement submission

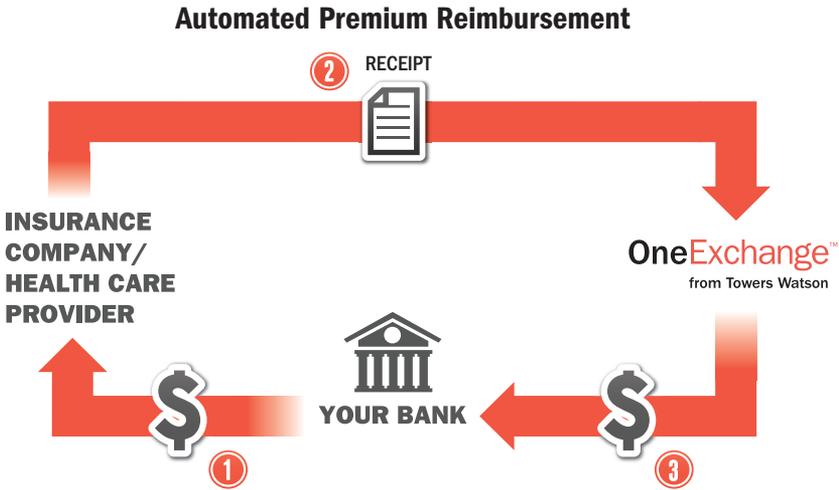
OneExchange offers an Automatic Reimbursement option for most policies where your reimbursement request and proof of payment comes directly from your insurance carrier/health care provider to OneExchange and is submitted automatically for you.

This can be set up by contacting OneExchange.

### 3. Automatic premium reimbursement direct deposit

OneExchange provides Direct Deposit that will deliver your reimbursement directly to a bank account that you designate. This speeds up the process, gives you access to your funds even when you are not at home, and removes the risk of having a paper check lost or stolen.

This can be set up by contacting OneExchange and selecting option three.



## OneExchange's Website and Your Online Account

### Access and manage your funding information online

If you have not yet created an online account on the OneExchange website, we encourage you to do so. Your online account is the fastest, easiest way to access your funding information. While you don't have to go online if you don't wish to, creating your online account is easy, helps reduce the amount of time you spend on the phone, and helps you manage your funding account.

Once you have created your online account, you may access your current funding information, including your account balance, at any time. If you need assistance setting up your online account, simply call OneExchange, select option two, and a representative will walk you through the process step-by-step.

### **Access your account**

To access or create your account, enter the website address printed in your Welcome Letter into the address bar of your web browser. Next, select the **My Account** link on the website.

If you're a first-time visitor, some information will be required to create your account. If you're a returning visitor, enter your username and password.

Once you have logged in or created your account, visit the **Funds & Reimbursements** tab.

Please note that any information that appears in other sections of your account about you or the plans you have selected was collected during your enrollment process.

### **Funds & Reimbursements**

The **Funds and Reimbursements** section provides access to your funding information including: current funding allocation, program contribution frequency, available balance, and reimbursement and allocation history. You will also find phone numbers, answers to frequently asked questions, and links that allow you to file reimbursement requests.

### **Your eligible expenses**

For your convenience, a sample list of eligible expenses is included with this mailing. For detailed information on specific eligible expenses, you should contact OneExchange customer service. If you misplace this printed list, you may access another one online or request to have mailed to you. To print a sample list of the eligible expenses from your online account, go to the **Funds & Reimbursements** section and select the **File Reimbursements Requests** link. Next, select the **Resource**

**Center** tab. Under **Educational Materials**, select **Eligible Expense Listing**.

## Enroll in direct deposit

Receive your reimbursements more quickly by having them deposited directly into your bank account. This speeds up the process and removes the risk of having a paper check lost or stolen.

You may manage your direct deposit settings in your online account.

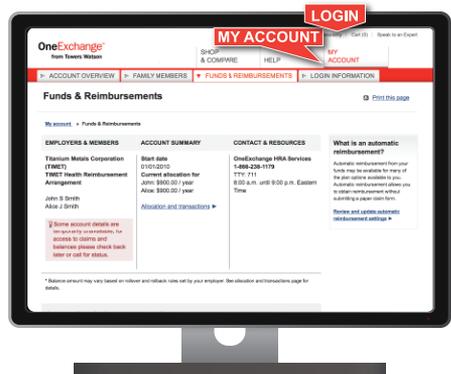
To set up direct deposit, log into your OneExchange online account and visit the **Funds & Reimbursements** section. From this page you will select **File Reimbursements Requests**. Then select the **Financial Center** tab where you may select **Enroll in Direct Deposit**. You may also mail or fax the direct deposit form included in this mailing or call OneExchange and select option three.

## Setting up Automatic Premium Reimbursement (AR) online

Automatic Premium Reimbursement allows you to obtain reimbursement for insurance plan premiums without submitting a monthly reimbursement request form. AR is available for most plans offered through OneExchange.

If you'd like to take advantage of the convenience of AR, you may activate this feature online or through customer service.

To activate AR from your online account, go to the **Funds & Reimbursements** section and select **Review and Update Automatic Reimbursement Settings**. Choose the member, then make the updates. After making any changes remember to click **Save Changes**.



Once established, the majority of automatic reimbursements will arrive in the second month following the start of your plan. The first payment will usually include a reimbursement for the first two months. Timing may depend on your specific insurance carrier/health care provider and when your policy was issued. Ongoing reimbursements will usually arrive about the same time each month.

If you file a manual reimbursement while using AR, you will receive a “duplicate reimbursement” denial notice when the carrier sends your automatic reimbursement information. This notice does not impact the AR process.

### **Print a reimbursement request form**

To print a blank reimbursement request form from your online account, go to the Funds & Reimbursements section and select the **File Reimbursements Requests** link. Next, select the **Resource Center** tab. Under **Administrative Forms**, select the specific form you are looking for, and then save or print the document. Instructions for submitting a reimbursement request form by mail are printed on page 12 of this guide.

## **Submit a Reimbursement Request**

### **Instructions for submitting your reimbursements**

You may submit your reimbursement request form online, by fax, or through the mail. Whichever option you choose, you will need to provide documentation supporting your eligible expenses. A sample list of eligible expenses was included with this mailing. For more detailed information on eligible expenses contact us at the phone number printed in your Welcome Letter and selecting option three.

## File a reimbursement online

To file a reimbursement using your online account, go to the **Funds & Reimbursements** section and select the **File Reimbursements Requests** link. Next, select the **Financial Center** tab, then the link **File a Spending Account Request** under the section **My Account Actions**.

To enter your reimbursement, select the expense type, enter the date you incurred the expense, and the amount of the expense. If you have more than one reimbursement, click the **Add Another Expense** button and enter the information. Once you have finished entering all of your reimbursements, click **Next**.

Confirm the details of your reimbursement(s), and then click **Next**. To edit your reimbursement(s), click **Previous**.

Not all fields will have data in them. Please select a method to submit your receipts for this reimbursement. We recommend uploading your receipts/documentation, as this will expedite the processing of your reimbursements. You may also fax or mail your receipts/documentation.

## Submit your receipts online

To submit your receipts online, check the **Signature** box, then click the **Upload** button, and then follow the directions provided. Note that receipts submitted online must be in PDF format and less than 5 megabytes. Most desktop scanners can export a PDF file.

## To submit your receipts by fax

To submit your receipts by fax, click the **Fax** button, and then follow the directions provided to create your coversheet. Please note you will need to have your internet browser pop-up blocker disabled. Print and sign your coversheet, and then fax it and your documentation to the number provided on the coversheet. Be sure to include all of your receipts and supporting documentation.

A reimbursement is not considered complete and cannot be approved until all of its supporting documentation is received.

## **To submit a reimbursement through the mail or fax**

To submit a reimbursement through the mail or fax, use the paper reimbursement form included with this mailing. You may make copies for future use, print additional forms online, or request more forms by calling OneExchange. As you complete the reimbursement request form, please follow the instructions carefully and use the address or fax number listed on the reimbursement request form. Remember to include your receipts or other documents you need to support your reimbursement request.

## **Good suggestions for filing a reimbursement**

- Do not mail original documents; just provide copies of receipts and other documents.
- Instructions for submitting your reimbursements request are printed on the back of each form.
- Check off each step as you fill out the form.
- When reviewing a reimbursement request, OneExchange does not look for a specific document but looks for the specific information required to verify the expense in the request. This may require more than one document.
- We must verify:
  - Who the expense was for
  - Who provided the service you paid for
  - What service was provided
  - When the service was provided
  - Proof you have paid or must pay the expense.
- It is okay if it takes more than one document to show all five pieces of information.
- The instructions on the reimbursement request form and OneExchange customer service can help you determine if you have all of the information needed for your reimbursements.
- Ask customer service for ways to automate your reimbursement request.

# International Reimbursement Request Information



Contact OneExchange Customer Service to request Special Instructions for reimbursable eligible expenses incurred outside of the United States.

## Which Documents Do I Need To Save?

### Learn which mailings should be retained for your records

With all of the documents being sent to you, it can be difficult to know which of the documents you should be saving for future use or reference. Below is a list of important documents that you should watch for in the mail and should save once they arrive. Documents may be emailed if you have chosen paperless delivery. It is a good practice to keep these documents until you are sure you no longer need them.

#### From your insurer:

**Premium Statements:** Your insurance carrier/health care provider will prepare a policy statement or a monthly premium statement containing your monthly premium amount and your payment schedule. This statement may be mailed or may be provided as a paperless, electronic document.

Save all policy statements, premium statements, invoices, premium coupons, and receipts that you receive from your insurance carrier/health care provider for use as supporting documentation when submitting for reimbursement.

If you have not received or unable to locate an invoice or statement, you may call your insurance carrier/health care provider at the phone number listed on the back of your insurance card.

**Explanation of Benefits (EOB) Statements:** Your insurance carrier/health care provider will provide an EOB stating the amount of the expense covered by the plan, the remaining account balance, and the

amount of your responsibility. Keep these EOBs as documentation of your out-of-pocket medical expenses.

If you have not received or unable to locate an EOB, you may call your insurance carrier/health care provider at the phone number listed on the back of your insurance card.

**Monthly Prescription Plan Summaries:** If you have enrolled in prescription drug plan, you will receive a monthly Prescription Plan Summary Statement from your insurance carrier/health care provider. Each statement summarizes important information related to your coverage that may be needed to support your documentation. Note that not everyone chooses to enroll in a prescription drug plan, so you may not receive these documents.

**From the Social Security Administration (SSA) for eligible recipients:**

**Benefit Award/Proof of Income Letter:** Social Security Administration issues a Social Security Benefit Award Letter or Proof of Income Letter usually during October or November. The letter specifies the amount of your Social Security benefit for the coming year and any deductible amounts. This letter should be kept and used when required as supporting documentation.

If you have not received or unable to locate your Benefit Award Letter, you may call SSA at 1-800-772-1213 and follow the prompts to request a new Proof of Income Letter.

**From OneExchange:**

**Explanation of Payment (EOP) Statements:** Each time OneExchange processes a request for reimbursement, you will be sent an Explanation of Payment (EOP). This statement includes a summary of your paid reimbursements, available balance, and the amounts you have been reimbursed. A check will be included with the EOP for those without direct deposit. The EOP will list the reason for denial when a reimbursement request is denied. More information on how to understand the EOP is available on page 15.

If you have not received or unable to locate an EOP, contact OneExchange. Use the phone number listed in your Welcome Letter.

## Assistance with your reimbursement funding

An Authorization to Release Protected Information (ARPI) form allows you to designate someone of your choice to see your allocation and fund balance, submit reimbursement requests and check on the status. This permits the person you designated to speak on your behalf without your presence on the telephone.

To print a copy of the ARPI from your online account, go to the **Funds & Reimbursements** section and select the **File Reimbursements Requests** link. Next select the **Resource Center** tab where you will find the list of available forms including the ARPI form to download and print. You can also call OneExchange, and we will send you a copy of the form. Once the form is filled out, send it to OneExchange using the contact information on the form. You may cancel this form at any time by calling OneExchange.

## Understanding Your Explanation of Payment (EOP) Statements



### Important statements regarding the status of your reimbursements and payments

Each time OneExchange processes a request for reimbursement that you or your insurance carrier/health care provider has submitted, you will receive an EOP statement. Each EOP statement will include a summary of your paid reimbursements, your available funding balance, and the amounts you have been reimbursed.

The EOP will list the reason for denial when a reimbursement request is denied. If a reimbursement is denied, you may be required to take action in order to receive reimbursement for the request, such as resubmitting paperwork or providing additional documentation. A check will be included with the EOP for those without direct deposit.

Your EOP will be sent to you with the same frequency you submit reimbursements. If you have provided your email address to OneExchange, expect to receive your EOP by email. If you have not provided an email address, your EOP will arrive in the mail. To change your statement delivery method, call OneExchange at the phone number printed in your Welcome Letter.

If you have signed up for Automatic Premium Reimbursement, your insurance carrier/health care provider will submit reimbursement requests on your behalf. This means you will receive an EOP without having filed a reimbursement request.

You may receive an EOP for a request not previously paid in full. If you submit a request and do not have sufficient funds, OneExchange will reimburse as much as possible, and the remainder of your request will be released when funds become available.

### **How to read an EOP statement**

Your EOP is divided into two sections: “Your Account Balance After This Payment” and “This Payment Includes.”

## Your Account Balance After This Payment

The Your Account Balance After This Payment section includes:

1. **Account Name:** The plan year for your program in parenthesis is followed by the specific program name for your funding.
2. **Contribution:** The amount contributed to your funding program as of the date of the statement.
3. **Total Paid:** The total amount you have been paid for approved reimbursements during the current plan year. The total paid amount includes the amount paid as of this EOP, shown under **Amt This Payment (#5)**.
4. **Available Balance:** The amount available for future reimbursement requests.
5. **Amount This Payment:** The amount paid on this statement by check or direct deposit. If you do not have direct deposit with OneExchange, a check will be included with the EOP.
6. **Total Amount:** The amount approved to be paid with this reimbursement.

Check #: 000122209		Check Date: 07/14/20XX		Total Amount ***\$240.00	
<b>Your Account Balance After This Payment</b>					
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
Account Name	Contribution	Total Paid	Available Balance	Amt This Payment	
(2013) Health Reimbursement	\$2,400.00	\$1,100.00	\$1,300.00	\$240.00	

## This Payment Includes

The second section of your EOP titled “This Payment Includes” provides the following information:

7. **Account Name:** The plan year for your program in parenthesis is followed by the specific program name for your funding.
8. **Expense Type:** Expenses are organized by categories. The category of the expense you are being reimbursed for is listed here.
9. **Service Dates (Beginning and Ending):** These dates represent the date the service was received, not the date the expense was paid. Reimbursement for premiums generally list the first day of the month as both the start and end date.
10. **Amount Requested:** This is the amount requested for reimbursement.

### This Payment Includes:

Account Name	Expense Type	Service Dates	
		Begin	End
(2013) Health Reimbursement	Premium	12/01/2014	12/01/1014
(2014) Health Reimbursement	Premium	01/01/2015	01/01/2015
(2014) Health Reimbursement	Medical	02/15/2015	02/15/2015
(2014) Health Reimbursement	Medical	02/15/2015	02/15/2015
Denied Reason: Possible duplicate claim		15	

- 11. Amount Paid: The amount of the request that is eligible for reimbursement. If there are insufficient funds available the request will be pended and the “Amount Paid” will be zero dollars. The request will be completed if more funds become available.
- 12. Amount Denied: The amount of the request that is not eligible for reimbursement. You will see a reason for the denial, if applicable, see number 15 below.
- 13. Request #: A system-generated number to identify your reimbursement.
- 14. Amount This Payment: The amount paid to you by check or direct deposit. If you do not have direct deposit with OneExchange, a check will be included with the EOP.
- 15. If your reimbursement is denied, the EOP will show a line of text listing the denial reason.

The EOP includes contact information for OneExchange, reimbursement requests information, and a section where a message may be posted from your former employer.

 Amount Requested	 Amount Paid	 Amount Denied	 Request #	 Amount This Payment
\$240.00	\$240.00	\$0.00	921196745	\$240.00
\$250.00	\$250.00	\$0.00	921196745	\$250.00
\$20.00	\$20.00	\$0.00	921196835	\$20.00
\$20.00	\$0.00	\$20.00	921197125	\$0.00



## Frequently Asked Questions

OneExchange has helped hundreds of thousands of retirees access and manage their reimbursement funding. After helping so many, we understand that many people have similar concerns. Below are answers to some of our most frequently asked questions.

### ***Which health care expenses are eligible?***

A sample list of eligible expenses was included with this mailing. To view a printable sample list of the health care expenses that are eligible for reimbursement, visit your OneExchange online account. Instructions for creating or accessing your account, and for locating examples of eligible expenses, are provided on page 8 of this guide.

### ***Why was my reimbursement request denied?***

A reimbursement request can be denied for a number of reasons, including an incorrect or incomplete document or ineligible expenses. If a reimbursement you submit is denied, you can learn why in your Explanation of Payment (EOP), your online account, or by calling OneExchange to speak to a representative.

### ***What are qualification requirements?***

Former employees have qualification requirements to access reimbursement funds. Your benefit advisor discussed your specific qualification rules during your enrollment call. Should you want to make changes to your current coverage, we encourage you to contact OneExchange for assistance to make sure that you understand all the implications of making the change. Call OneExchange for assistance in understanding your qualification requirements.

### ***How long does a reimbursement request take?***

Once your requests have been approved, you will receive payment within fourteen (14) days. If you have elected direct deposit, payment will be issued within three (3) days of the request.

approval. For quicker access to your reimbursement, sign up for direct deposit online, or use the enclosed direct deposit election form.

### ***What is Automatic Premium Reimbursement (AR)?***

Automatic Premium Reimbursement allows you to obtain reimbursement without submitting a monthly reimbursement request form. You may activate this feature, if it is available for the plans that you selected, in your online account or through OneExchange customer service. Once you have elected to receive AR, you do not have to submit requests for these expenses in order to be reimbursed.

To verify whether or not you chose AR, please refer to the Selection Confirmation letter you received from OneExchange shortly after your enrollment call. You can also check by using your online account or call OneExchange to speak to a representative.

### ***How long does Automatic Premium Reimbursement take?***

Automatic Premium Reimbursement is not intended to be the fastest way to be reimbursed. It is intended to remove the burden of submitting monthly premium reimbursement requests.

The majority of automatic reimbursements will arrive in the second month following the start of your plan. The first payment will usually include a reimbursement for the first two months. Timing depends on your specific insurance carrier/health care provider and when your policy was issued.

Once AR begins, it will usually arrive about the same time each month. This may vary depending on when your premium payments to your carrier are made and the timing of the files being sent to OneExchange from your insurance provider.

### ***Who do I contact if I have questions?***

If you have questions that are not answered in this guide or online, or if you simply prefer to speak to someone, OneExchange's trained representatives are always happy to hear from you.

Our customer service representatives are available Monday through Friday, from 8 a.m. until 8 p.m. Eastern Time. Call us using the toll-free phone number printed in your Welcome Letter.

To direct your call accurately, the OneExchange telephone system may ask you to select from a menu of options. If you are calling about the status of an AR payment, select option two. If you are calling with questions about your funding account or requests, select option three.

To verify your identity, you may be asked a few questions before you are connected to a representative. Please be prepared to provide your zip code and the last four digits of your Social Security number.

## Find Us On:

 [twitter.com/oneexchange](https://twitter.com/oneexchange)



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**let's go!**

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