



How Do I Set Up an Automatic Premium Reimbursement

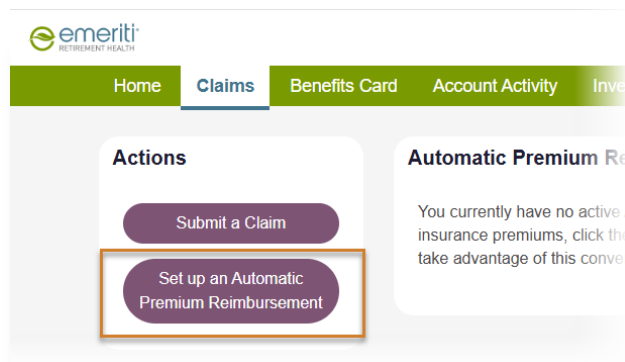
For premium reimbursement, you have the option to set up an Automatic Premium Reimbursement (APR) for any eligible Medical, Dental, or Vision premiums. The APR option allows you to set up a recurring reimbursement for your eligible premium expenses for up to 12 months.

You can set up an Automatic Premium Reimbursement in the following three (3) ways:



1. Participant Portal

Log into your Emeriti RHSP online account at **MyEmeritiHealth.org** and click **Claims**, then **Set up an Automatic Premium Reimbursement**. Follow the prompts to set up your APR, including uploading required substantiation (described on page 2).



2. HRAgo® Mobile App

You can download the HRAgo® mobile app through the Apple Store (for iPhones) or Play Store (for Android phones). Log in to your mobile app using the same Username and Password as your Participant Portal. Click **Claims**, then **Automatic Premium Reimbursements**, then **Set up an Automatic Premium Reimbursement**. Follow the prompts to set up your APR, including snapping a photo of the required substantiation (described on page 2).



3. Paper Form

You can set up Automatic Premium Reimbursement via mail using a paper Automatic Premium Reimbursement form and copies of all required substantiation (described on page 2).

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Required Premium Supporting Documentation

Insurance premium documentation must include the following information:

- 1. Name of policy holder**
- 2. Date of Policy period (coverage months)**
- 3. Description of coverage**
- 4. Name of insurance carrier and address**
- 5. Amount of premium**

This information is typically contained on your premium billing notice, statement of insurance, or similar form of documentation, which can be copied or scanned and attached to your APR form or online request.

Automatic Premium Reimbursements are processed 8-10 days prior to the first of the month to ensure you receive your premium by the first. You have the option to receive your reimbursement monthly or quarterly either by mail or via direct deposit. All three APR options above allow you to set up direct deposit on your benefits account. Direct deposit is faster and more convenient than waiting to receive a paper check reimbursement in the mail.

Premiums not eligible for Reimbursement

As a reminder, premiums are not eligible for reimbursement if they are:

- **Paid or subsidized by an employer;**
- **Deducted on a pre-tax basis through a Section 125 cafeteria plan;**
- **Eligible for pre-tax deduction from your (the participant's) paycheck through your employer's Section 125 cafeteria plan, even if you are not paying on a pre-tax basis; or**
- **Subsidized by the premium tax credit (for coverage purchased on a state of federal marketplace exchange).**

IMPORTANT

Please keep in mind that IRS regulations require that you renew your APR request with current supporting documentation on an annual basis. As a result, your APR will expire after 12 months if you do not re-submit your request with updated information and supporting documentation. You will receive a reminder email or letter 45 days prior to the APR end date.