

UHC Green PPO Plan Health Reimbursement Account (HRA) FAQ

The following are some Frequently Asked Questions (FAQs) about the UHC Green PPO HRA medical plan.

Q. What is a Health Reimbursement Account (HRA)?

- A. A Health Reimbursement Account (HRA) is part of our High Deductible Health Plan and funded by SMTC to help you pay for covered health care costs.

Q. How is my HRA funded?

- A. SMTC will make an annual, upfront deposit to your HRA. Deposits are made on your benefits effective date with additional funding provided annually on January 1. Unused funds expire on December 31.

The HRA is administered by Marin Benefits and new employees will receive a pre-loaded, pre-activated Benefits Card from Marin Benefits with your HRA Funding: \$4,000 for Employee Only coverage or \$8,000 for Child(ren), Spouse or Family coverage.

If you already have a Marin Benefit Card, you will continue to use that card until the expiration date. Funds will be loaded to your current card.

Q. When can I start using HRA funds?

- A. Your funds are available on your first day of coverage.

Q. What type of services are covered by my HRA Benefits Card?

- A. Your HRA Benefits Card should be used for all services that are applied towards your medical deductible. This includes items like doctor's office visits, hospitalization, lab and x-rays. You can also use the Benefits Card for any bills you get in the mail. Check the UHC plan summary for more information on covered services.

The HRA Benefits Card cannot be used for prescription, dental or vision services.

Q. How do I create a Marin HRA and UHC member account?

- A. For Marin Benefits, visit www.marinbenefits.com and click on Member Register at the top right.
SMTC Employer ID: MBISMTTC
Employee ID: Your 9 digit SSN with no dashes

Register with UHC by visiting www.myuhc.com and click on Register. You can register using your UHC Member ID or your Social Security Number.

Q. Do Marin and UHC have mobile apps?

- A. Marin does not have a mobile app but their website is easily accessible on any mobile device.

UHC offers the UnitedHealthcare mobile app. You can download it from the Apple Store or Google Play.

Q. If I leave SMTC, what happens to my HRA funds?

- A. HRA funds don't automatically come with you when you leave SMTC. You have the option to purchase the HRA funds through COBRA but this might not be right for everyone. Please check with HR for details.

Q. How does my HRA affect my annual deductible?

- A. Funds in your HRA should be used for your medical claims. If you spend all the money in your HRA and have not met your deductible, you will pay out-of-pocket until you meet the deductible; then traditional health coverage begins. Once you meet the maximum out-of-pocket, the plan pays covered in-network expenses at 100% for the rest of the calendar year.

Q. Will the deductible reset effective August 1st?

- A. No, the deductible and out of pocket maximums reset every January 1.

Q. Will the SMTC HRA funding reset effective August 1st?

- A. No, the HRA funding resets on January 1.

Q. What happens if my medical expenses are more than the maximum contribution to my HRA (like a hospital stay)?

- A. You would pay the rest of your deductible and also your copay or coinsurance until you reach the out-of-pocket maximum and at that point the plan would pay 100% for covered in-network expenses for the rest of the calendar year.

Note: If you use out-of-network providers, they can bill you for the amount above what the plan allows and this would be your responsibility to pay.

Q. What counts toward my out-of-pocket maximum?

- A. The out-of-pocket maximum adds together your deductible, your copays and coinsurance payments (the percentage of health care bills you pay for the shared cost of covered expenses). Once you reach the maximum out-of-pocket, the plan pays 100% of covered in-network expenses for the rest of the calendar year.

Q. Does the HRA cover prescription drugs?

- A. No. Prescription drugs are covered for just a copay. This means that you will pay \$10 for Tier 1 drugs, \$35 for Tier 2 drugs and \$70 for Tier 3 drugs.

Q. Who should I contact if I have questions about my benefits?

- A. You can always talk with HR or contact Acrisure, our benefits brokers, at SMTCbenefits@filice.com or 1-408-350-5788 or 1-408-350-8419

