Aptia365

REIMBURSEMENT INSTRUCTIONAL GUIDE

PLEASE KEEP THIS GUIDE IN A CONVENIENT LOCATION SO THAT YOU MAY REFER TO IT AS NEEDED



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Please refer to your employer-provided Summary Plan Description (SPD) to understand your eligibility, plan rules and terms and conditions of participation.

WELCOME TO YOUR ACCOUNT



THIS GUIDE WILL HELP YOU UNDERSTAND YOUR REIMBURSEMENT ACCOUNT, AS WELL AS:

- THE REIMBURSEMENT PROCESS
- HOW TO SIGN UP FOR DIRECT DEPOSIT
- HOW TO SUBMIT CLAIMS FOR REIMBURSEMENT
- HOW TO LOGIN TO YOUR ONLINE PORTAL ACCOUNT

Your former employer provides a reimbursement account for eligible participants to be reimbursed for eligible healthcare expenses. **The employer's Summary Plan Description (SPD) and legal plan document outline the rules for eligibility and eligible expenses.** Receipt of this instructional guide does not confirm your eligibility for the subsidy.

This guide serves as a resource for submitting reimbursement requests. It reflects current process and documentation requirements based on IRS regulations. Process and documentation requirements are subject to change. If any conflict should arise between the descriptions in this instructional guide and the provisions of the subsidy plan, or if any provision is not explained or only partially explained, your rights will always be determined under the provisions of the plan document and the plan's administrative rules.

PLEASE KEEP THIS GUIDE SO YOU MAY REFER TO IT WHEN YOU SUBMIT YOUR REIMBURSEMENT CLAIMS.

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CONTACT US

WHERE TO GO WHEN YOU HAVE QUESTIONS



ONLINE

Manage your account online, find valuable information, and use self-service options in the portal 24/7 at

https://yourflexbenefits.aptia365.com/

- View frequently asked questions and answers
- Check balance, submit claims, and enroll in direct deposit
- Mobile app *Your Flex Benefits* is available on Google Play and Apple App Stores



CALL

For claim-related questions, Recurring Payment assistance, or Health Reimbursement Account information:

Call us at 1-844-806-3808- Monday-Friday 8:00 a.m.- 9:00 p.m. ET

To sign up for Automatic Premium Reimbursement:

Call us at 1-888-434-1144



FAX / EMAIL

- Send a fax to 1-844-791-8319, to the attention of the Claims Department
- Email to: myflexbenefits@tri-ad.aptia365.com
- Please include the participant's name in all correspondence



MAIL

Aptia365 Retiree Claims Department
P.O. Box 5319
Fresno, CA 93755

Please include the participant's name in all correspondence

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STEP 1: YOU PAY FOR YOUR ELIGIBLE INSURANCE PREMIUMS OR HEALTH CARE EXPENSES

- Pay your premium directly to your insurance company – You arrange the method and frequency of premium payments directly with your insurance company
- Pay for your out-of-pocket expenses like copays and coinsurance

STEP 2: DECIDE WHAT EXPENSES YOU WANT REIMBURSED

- Log into the online portal to view your list of eligible expenses on the Claim Submission page found here: https://yourflexbenefits.aptia365.com/
- Review your HRA allocation to decide which expenses you will choose for reimbursement based on your available balance

STEP 3: DETERMINE HOW YOU WANT TO SUBMIT YOUR REIMBURSEMENT REQUEST

- Eligible premiums can be reimbursed through two methods:
  - Automatic Premium Reimbursement if your insurance carrier allows for this method **(see page 6)** or
  - Recurring Payment for any eligible premium expense **(see page 7)**
- Eligible out-of-pocket expenses may be reimbursed via a One-Time Payment **(see page 8)**
- Supporting documentation is required for Recurring Payment and One-Time Payment claims. See page 7 and 8 for more information on what to provide in your submission.

STEP 4: HOW DO YOU WANT TO RECEIVE YOUR REIMBURSEMENT?

Once your claim request has been received, Aptia will review your legally-required supporting documentation and determine if the claim is in good order. Reimbursement is made by either:

- **Direct deposit -** You may enroll in direct deposit online by visiting the account portal at https://yourflexbenefits.aptia365.com/
- **Physical check -** If you do not enroll in direct deposit, you will receive a mailed physical check to the address we have on file

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AUTOMATIC PREMIUM REIMBURSEMENT

When to use	You have this option for your premium reimbursement if: • You have enrolled in a qualifying plan through Aptia365 Retiree • Your carrier allows for Automatic Premium Reimbursement; contact Aptia365 Retiree **(see page 4)** to inquire about your carrier
How it works	Opt in to Automatic Premium Reimbursement by phone with the help of a benefits counselor After you pay your premium each month, Aptia365 Retiree receives a notification from your carrier and issues your reimbursement on the next available date **Your opt-in election applies for as long as you remain enrolled in your eligible plan, even if your rate changes** There is no need to file a reimbursement claim unless you dis-enroll from the eligible plan, OR the carrier no longer allows for Automatic Premium Reimbursement
When to expect reimbursements	Reimbursement timing may vary each month and depends on when you pay your premium and when your carrier reports that information to Aptia365 Retiree. The reimbursement that you are eligible to receive is based on your available account balance at that time.
Keep in mind	• This option provides the convenience of being automatically reimbursed without submitting any documentation and continues as long as you remain enrolled in your plan • This reimbursement option is available only for certain carriers and plans • If you have elected to have your premium deducted from your Social Security check, Automatic Premium Reimbursement is not available. • If you have selected Automatic Premium Reimbursement as your reimbursement type, do NOT send in a separate reimbursement request for the same claim. • If you wish to opt out of Automatic Premium Reimbursement you must do this on the phone **(see page 4)** with a benefits counselor.

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RECURRING PAYMENT

When to use	This option is available for any eligible premium expense. • You should only choose this option for your premium reimbursement if you have NOT established an Automatic Premium Reimbursement claim for the premium expense
How it works	• You submit a Recurring Payment request along with supporting documentation (see required documentation below) • Once your premium request is approved you will receive recurring, monthly premium reimbursements for the calendar year • Typically, you will only submit one request for each calendar year, however, if your premium rate changes during the calendar year you must submit a new request with new supporting documentation • To cancel or modify your Recurring Payment during the year, please call us **(see page 4).**
Submitting a claim	You may submit a Recurring Payment claim by using your online account portal or by mail or fax using a paper claim form
Documentation required	All Recurring Payment claims require third-party documentation showing proof of expense and coverage, and must include the following information: • Covered participant's name • Premium type • Proof of coverage, typically in the form of a letter you receive from your insurance carrier, which includes carrier name, policy effective date and monthly premium amount • If Medicare Part B premiums are eligible for reimbursement and deducted from your Social Security check, you may use the Social Security Benefit Award Letter issued by the Social Security Administration (SSA) each year, typically mailed during the month of October or November, as your third-party documentation. • Refer to HRA Retiree Resources in the top left menu on the online account portal for tips and examples to ensure you provide the right documentation the first time to avoid any delays in reimbursement

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ONE-TIME PAYMENT

When to use	A One-Time Payment claim is available for any eligible expense. While available for reimbursement of premiums, Automatic or Recurring reimbursement is suggested for premiums.
How it works	• You submit a One-Time Payment claim (with supporting documentation – see below for requirements) for your eligible expense • Once your request is approved, you receive reimbursement of the expense by the method you have selected (direct deposit or physical check) • You will submit a new request with supporting documentation each time you have an eligible expense that you would like reimbursed
Submitting a claim	You may submit a One-time Payment claim by using your account portal or through the mobile app *Your Flex Benefits* or by mail or fax using a paper claim form
Documentation required	All One-Time Payment claims require third-party documentation showing the information outlined below: • Covered participant's name • Expense type (premium or out-of-pocket expense) • Date of premium or service • Proof of incurred expense which may include: – Proof of coverage (for premium expenses) – A receipt from a provider that reflects payment made for the visit – A prescription drug receipt from your retail or mail-order pharmacy that includes the pharmacy name, address, date of prescription, prescription number and the covered participant's name – An Explanation of Benefits (EOB) that includes the participant's portion of the payment. **Note this is required for any prescription drug copay or coinsurance expense.** **TIPS**: Refer to HRA Retiree Resources in the top left menu on the online account portal for tips and examples to ensure you provide the right documentation to avoid any delays in reimbursement.
When to expect reimbursements	One-Time Payments are processed as soon as the request is received.
Keep in mind	One-Time Payment requests are submitted individually for each eligible expense

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INSTRUCTIONS TO ACCESS YOUR ACCOUNT THROUGH THE ONLINE PORTAL AND/OR MOBILE APP

You can access your account by visiting http://www.yourflexbenefits.aptia365.com/ or through the "Your Flex Benefits" mobile app. Please register if you are a first-time user or log in with your existing credentials.

FIRST-TIME USERS: ONLINE PORTAL

One Time, Step-By-Step Registration Instructions:

- Go to http://www.yourflexbenefits.aptia365.com/ .
- From the Participant Access screen, click on *Register as a New User?*
- Enter your personal information on the 'Identify Yourself' screen as prompted and check the "I'm not a robot" CAPTCHA box.
- Complete the Registration Form screen by adding your username and password, as well as your preferred communication method for two-factor authentication. Two-factor authentication is an added security check that sends a personalized 6-digit code to your phone via text or to your email when you log into your account.
- From the 'You have been registered successfully' screen click the *Click Here to Log In* button to confirm your registration and login into your account.
- Log in.
- From the 'Send Two-Factor Authentication Code' screen select the preferred method to have your code sent via text or email. Click *Send Code.*
- Enter the code provided, then Click *Login.*
- Review the "Terms of Use" on the next screen, check the box stating *I have read and agree with the terms*, then click *Agree.*
- You will now be at the home page. Access your account from here by clicking the *Flex Benefits* box.

FIRST-TIME USERS: Mobile App "Your Flex Benefits"

Download our mobile app "Your Flex Benefits" available in the Apple App Store and Google Play. A one-time registration is required to use the app. The mobile app is the fastest and most efficient way to manage your account.
- Add your direct deposit information for the fastest reimbursements
- View and verify plan details, account balance(s) and transaction history
- Snap a picture of your receipt and submit a claim
- Educational resources

Mobile App Registration: A one-time registration is required to use the app.

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Registration: You will be prompted to enter your Employee ID and Employer ID. Your ID information may be found by logging into the online portal. Once you are in the online portal, under Main Navigation on the top left side of the page, click on *User Profile > Mobile App Registration*. The next screen will provide your Employee and Employer IDs required for mobile app registration. The "Your Flex Benefits" app will guide you to confirm your identity, create a User ID, and choose and confirm a password that meets the provided specifications.

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FREQUENTLY ASKED QUESTIONS

Helpful Tips:

- Remember you can opt in to Automatic Premium Reimbursement if you are enrolled in coverage with a carrier that allows for this reimbursement method. Call a benefits counselor **(see page 4)** who can opt you in to this reimbursement type.
- If you select Recurring Payment or One-Time Payment you will move to an online submission screen. Once you complete all of the information in each of the fields and upload the appropriate documentation, click 'SUBMIT CLAIM,' and we will begin processing your request**.**
- Please enter claims individually by following the same procedure for additional claims that need to be reimbursed. Remember that you will also need to provide electronic copies of your proof of premium or expense; see the information listed in prior sections for a reminder of what is required.
- If you need to submit a claim request or set up direct deposit via fax or mail, please call Aptia365 Retiree (see page 4) to ask for a paper copy of the form(s).
- As a reminder, online submission is a convenient and often faster option for receiving your reimbursement. If you need assistance with the online submission process, please call Aptia365 Retiree (see page 4) for assistance.

Where can I find information about my account balance or the status of my claims?

Both the mobile app *Your Flex Benefits* and the dashboard on your online account portal are a "one-stop shop" for information about your claim reimbursements. You can file claims online, sign up for direct deposit, and find helpful resources in the top left menu. See page 10 for log in instructions.

How do I reset my account portal access?

On the login screen, select 'Forgot Your Password' or 'Forgot Your Username' and if you have a valid email address on file, an email will be sent. If this occurs, you will be able to reset your access yourself. If you do not have an email address on file, you will need to call the Aptia contact center.

How do I find the list of carriers participating in Automatic Premium Reimbursement?

You may call a benefits counselor at 888-434-1144 to review the list and opt in to Automatic Premium Reimbursement if you are enrolled in a plan that allows for this reimbursement method.

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How long will it take for my claim to be paid?
One-time Payments are processed daily and payments are sent according to your previous employer's reimbursement schedule. Once your Recurring Payment or Automatic Premium Reimbursement claim is established, you will be reimbursed on a monthly basis.

I submitted a claim, when will I receive my payment?
For online claims, you will receive an email message letting you know your claim has been received and will be processed shortly. You will receive a separate email communication once your claim has been processed. Direct deposit is the fastest reimbursement method. Note: if you have not selected direct deposit, please allow an additional 5 to 7 days for a physical check to be received in the mail.

What if I have not received the necessary documentation for my premium from my insurance carrier?
Contact your insurance carrier and request a document that contains: the covered participant's name, plan type (health prescription drug, dental, vision), start date of your new policy, monthly premium amount, and name of insurance provider.

What if I have not received my Social Security Benefit Award letter to use as third-party documentation?

For lost documents, you may request a "Proof of Income" letter by contacting the Social Security Administration at 1-800-772-1213 (TTY 1-800-325-0778) or **www.ssa.gov**.

If I submit paper claim forms, who needs to sign them?
The account holder must sign all claim forms prior to submitting for reimbursement. The account holder is determined by your plan's rules. Refer to the welcome letter included to confirm who is the appropriate account holder. If the account holder has a Power of Attorney (POA), the POA paperwork has to be provided to Aptia365 and approved before they can sign a claim form. Unsigned forms will delay your reimbursement.

What do I do if my reimbursement claim request is not approved?
If your reimbursement claim request was not initially approved, you will receive an email or letter in the mail stating the reason for the denial with instructions on next steps..

How long do I have to submit previous year claims?
Deadline information about your plan is available in the online portal Benefit Account Summary section.

What happens if there is a payment error?
An underpayment or overpayment may occur due to an administrative error or if you are mistakenly reimbursed for an expense that you were not eligible to receive. If you have an unresolved payment issue, Aptia365 will contact you after the occurrence. In order to resolve a payment error, please contact Aptia365 to speak with a representative about your options.

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What should I do if a beneficiary becomes incapacitated or deceased?
Aptia365 is here to help. Authorized caregivers should contact Aptia365 for guidance on any remaining account balance for a deceased or incapacitated beneficiary.

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