

Welcome to Your Spending Account!

This guide will help you get started with Your Spending Account (YSA) — a website you can use to manage your retiree Health Reimbursement Account (HRA) whenever and wherever it's most convenient for you.

Take a look inside. Here's what you'll learn:

- ✓ How to access your account
- ✓ Which expenses are eligible for reimbursement
- ✓ How to get reimbursed automatically through “premium auto-reimbursement”
- ✓ How to get your money faster through direct deposit

Make sure to keep this brochure for future reference.



Getting reimbursed is easy using YSA's online resources.

How to Access Your Account

You can access your HRA on your benefits website. All the information you need to successfully manage your account can be found on your benefits website.

Here you can:

- Get your account balance
- View eligible expenses
- Submit claims and documentation
- Check the status of your claims and reimbursements

Which Expenses Are Eligible for Reimbursement

Only certain expenses can be reimbursed through an HRA. Take the time now to learn more so you don't miss out on being paid back later for out-of-pocket expenses. As a general rule:

- Your HRA can only be used to reimburse after-tax premiums—such as medical and prescription drug plan premiums.
- Premiums paid on a before-tax basis are **not** eligible for reimbursement. For example, if your spouse is employed and pays a premium for group health coverage as a before-tax deduction from his or her paycheck, you can't submit a claim for reimbursement of those premiums.

A complete listing of eligible expenses can be found on your benefits website.



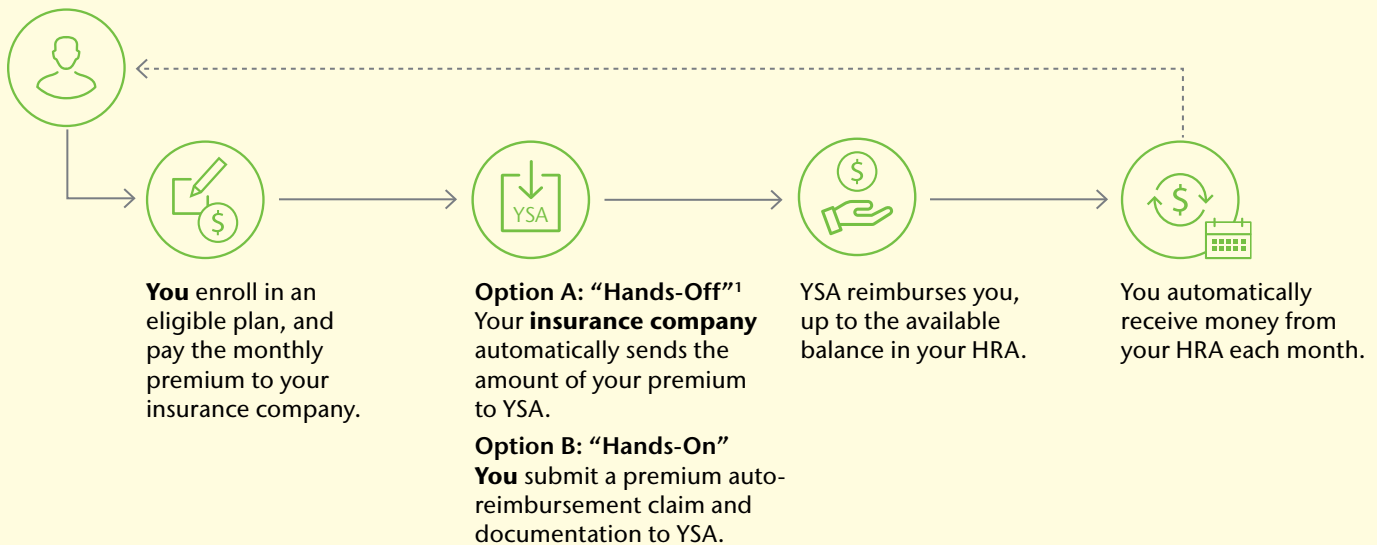
How to Get Reimbursed Automatically Through Premium Auto-Reimbursement

Submitting your premium expenses for reimbursement each month can be time-consuming. Fortunately, YSA offers a “premium auto-reimbursement” feature for those who pay premiums on a monthly basis. Once this feature is established, you’ll be automatically repaid for your premiums each month.

There are 2 options for setting up premium auto-reimbursement. Whether you choose Option A or Option B depends on where you enrolled and how “hands-on” you want to be.

Note: The premium auto-reimbursement feature is only for premiums paid on a monthly basis. If you pay your premium on another frequency (such as weekly, quarterly, or annually), you’ll need to manually submit a claim form each time to receive reimbursement.

Setting Up Premium Auto-Reimbursement

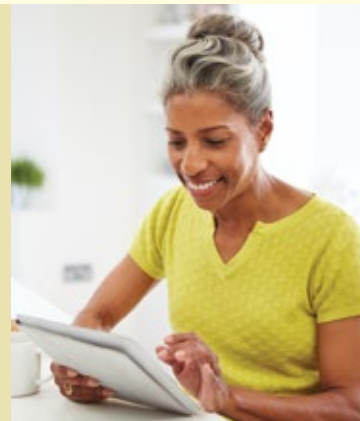


¹Option A is available only to those who enrolled in coverage through the Aon Retiree Health Exchange™ with a participating insurance company.

How to Get Your Money Faster Through Direct Deposit

Want to get reimbursed faster? Sign up for direct deposit, and your reimbursements will be automatically deposited into your checking or savings account.

To enroll, visit your benefits website. You’ll be asked to enter your bank information, including bank name, routing number, and account number, all of which can be found on your personal checks.



Comparing Premium Auto-Reimbursement Options A and B

Not sure which is the best way to set up premium auto-reimbursement? Learn more below.

	Option A: “Hands-Off” ¹	Option B: “Hands-On”
What do I need to do to start getting reimbursed?	If you enrolled in coverage through a participating insurance company, there’s nothing to do. Your insurance company will transfer your monthly premium to your YSA account.	You’ll need to complete a claim form and submit it to YSA via fax or mail, or by uploading it on the website. Your claim will be processed within 10 days.
When will I receive my monthly reimbursement?	You’ll receive your first premium auto-reimbursement 60 days ² from the date your coverage began. After that, you’ll be automatically reimbursed around the fifth business day of each month, up to the available balance in your HRA. To be reimbursed faster, consider enrolling in direct deposit.	Once your claim is processed, you’ll receive your reimbursement within 2–3 business days if you have direct deposit or 5–7 business days if you are reimbursed by check. After that, you’ll be automatically reimbursed around the fifth business day of each month, up to the available balance in your HRA. To be reimbursed faster, consider enrolling in direct deposit.
What happens if my premium changes?	Your insurance company will submit your new premium to YSA so you continue to be accurately reimbursed. You’ll start being reimbursed for this new amount within 60 days of the new premium effective date.	You’ll need to submit a new claim and documentation showing the amount of your new monthly premium. Your claims will be processed within 10 days. Once your claim is processed, you’ll receive your new amount within 2–3 business days if you have direct deposit or 5–7 business days if you are paid by check.
What’s the benefit of this option?	No paperwork is needed—your insurance company submits your monthly premium to your YSA account on your behalf. This may be a good option if you can wait to receive your first premium reimbursement.	You’ll receive your first reimbursement much faster by submitting the amount of your monthly premium to YSA on your own. If you don’t mind paperwork, this may be a good option.

¹Option A is available only to those who enrolled in coverage through the Aon Retiree Health Exchange with a participating insurance company.

²Your reimbursement could take longer than 60 days, depending on how you pay your premium (for example, paid through your Social Security check), when you pay your first premium, and the timing of your insurance company’s notification process.

How to Submit Forms to YSA for Premium Auto-Reimbursement (Option B Only)

If you want to set up premium auto-reimbursement on your own, the easiest way is through your benefits website by following these steps:

- 1 From the **YSA home page**, choose the premium auto-reimbursement promotional box.
- 2 Enter information about the premium you want to be automatically reimbursed for each month, making sure to select a monthly frequency. Enter your monthly premium payment amount and select **Yes for Set Up Premium Auto-Reimbursement**.
- 3 Upload, fax, or mail the completed form, along with required receipts or documentation, by the due date printed on the form. YSA will process it within 10 days. You can view the status of your claim at any time on your benefits website. It is important that you provide all requested information and supporting documentation including:
 - The name of your insurance company.
 - The name(s) of those being insured (you or your dependents).
 - The monthly premium amount you have paid.
 - Start and end dates of coverage.
 - Proof of payment (acceptable documents include bank statements, copies of front of the checks, or statements provided by your insurance company).

If you don't have access to the internet or prefer to complete a paper form, call us and we will mail you a paper claim form.

How to Manage Your Auto-Reimbursement (Options A and B)

Once you've established premium auto-reimbursement, you can manage it directly on your benefits website. From here, you can:

- View all premium auto-reimbursement amounts set up on your account.
- Reduce and turn off a monthly premium amount.
- Learn more about the process.



How to Find Out More

For more information, visit your benefits website or call us. Contact information can be found in the letter included with this guide.

