



Dear Jefferson Lab Retiree,

**THIS DOCUMENT PRESENTS IMPORTANT HEALTHCARE COVERAGE INFORMATION FOR JEFFERSON SCIENCE ASSOCIATES, LLC, (JEFFERSON LAB), MEDICAL PLAN PARTICIPANTS WHO WILL SOON BECOME ELIGIBLE FOR MEDICARE OR ARE ALREADY ENROLLED IN MEDICARE.**

*Based on our records, you have notified Jefferson Lab of your intention to retire soon. You are, or soon will be eligible for, Medicare and should have received notification from the Social Security Administration on enrollment in Parts A & B. This letter will provide you with additional information on changes to your Jefferson Lab healthcare benefits based on your upcoming eligibility for Medicare.*

You will soon become eligible for Medicare and your current Jefferson Lab medical plan coverage will expire at the end of the month in which you retire. You will need to transition to medical coverage available to Jefferson Lab's Medicare-eligible participants through a private exchange with SelectQuote Senior. Through this exchange, you will have an opportunity to select from plans with various levels of coverage and premiums. SelectQuote Senior will assist you in choosing the healthcare plan for medical and prescription drug coverage that is best aligned with your needs for both coverage and cost.

Once you are enrolled in a medical plan through the SelectQuote Senior Medicare exchange, your payment process will change. Currently, your medical premiums are deducted from your payroll check the process through the exchange is different. You will pay your premiums directly to the insurance company with which you have enrolled for coverage. Jefferson Lab will make a monthly contribution of \$200.00 per Medicare-eligible participant to a Health Reimbursement Account (HRA) set up on your behalf. After you have elected individual coverage, the HRA will be available for reimbursement of eligible premiums and expenses up to the amount available in the HRA. We recommend using your HRA funds to pay for your Medicare Supplement, Part B, Medicare Advantage and Plan D Prescription Drug Plan premiums then use remaining funds for other qualified expenses. You will be automatically enrolled in your HRA after you have obtained Medicare Parts A and B and have enrolled for a Medicare plan through SelectQuote Senior. Please see the attached HRA FAQs for how to manage your HRA.

**Next Steps:**

- Review Medicare information included in this packet as well as the [Health Matters booklet](#)
- Enroll for Medicare Parts A and B (required for Medicare-eligible participants to obtain supplemental medical coverage and the HRA)
- Contact SelectQuote Senior toll free at **1-888-380-9232** to sign up for supplemental medical coverage

If any of your eligible family members; e.g. your spouse, are enrolled in the Jefferson Lab Medical Plan but are not eligible for Medicare, the private exchange program does not apply to them. They will still have the applicable Anthem or Optima Health Insurance program for medical coverage. Please consult with the Benefits Consultant, at least **90 days** in advance of your intended retirement date to discuss in detail the process to ensure proper enrollment in the medical insurance retirement plan.

**For additional information, please contact the Jefferson Lab Benefits Office at 757-269-7291.**

Sincerely,

Jefferson Lab  
Human Resources

## ***Sample FAQs and HRA Enrollment Process***

### ***SelectQuote Benefits***

#### ***Your Individual Insurance Marketplace***

Using SelectQuote Benefits' private Medicare exchange, SelectQuote Senior, allows you to shop and compare multiple highly rated insurance carriers. When you call to shop your insurance, you will be speaking with a dedicated Medicare agent at **SelectQuote Senior**, our Medicare insurance marketplace.

#### ***A Retiree Website***

We have created a website at [www.jlab.sqbenefits.com](http://www.jlab.sqbenefits.com) just for you. This website includes: Educational videos about understanding Medicare and how Medicare insurance exchanges work, and planning for post-retirement healthcare. This site also contains online quote engines if you wish to research and compare plans available to you before calling us and access to materials like Health Matters booklet included in this packet, and important forms. The website is a great resource for retirees; however, we strongly encourage retirees to call an agent at Select Quote Benefits, in their contact center due to the complexities with Medicare, potential confusion associated with understanding the process and to confirm prices/carriers.

#### ***A Knowledgeable, Licensed Agent***

SelectQuote's agents receive extensive training and are licensed in all 50 states. We don't rush our calls with you. The conversation with your SelectQuote Senior agent will be an educational experience and will guide you through the enrollment process. SelectQuote agents are commission agnostic, and are not compensated based on the carrier or plan you select. This enables them to provide you with unbiased advice about your healthcare insurance plan selection. The service your agent team will provide includes:

- The agent provides their direct phone number and saves your contact and healthcare insurance, use of service and prescription drug information to facilitate seamless conversations with you during future calls with your SelectQuote agent.
- Recording all of our calls for Medicare and HIPAA compliance to ensure the best enrollment experience for you.
- The ability to enroll in your chosen healthcare policy via the telephone conversation with your agent.

Our dedicated Concierge Team will ensure a smooth enrollment and a lifetime of service for you. You can contact your agent for an annual review of your healthcare plan choices to ensure that your insurance continues to meet your needs and budget.

***If you have not yet enrolled for a medical plan through SelectQuote Senior's exchange, please immediately call them at 1-888-380-9232, and select Option 1.***

## ***Call for HRA Assistance***

If you need assistance with using our online services, or have questions about using your HRA or submitting a claim for reimbursement, you can call the Taben Group at 1-855-826-8692.



**Customer/Participant Customer Service**  
**TabenFlex Customer Service**  
**Customer Service Email: [flexsupport@taben.com](mailto:flexsupport@taben.com)**  
**Customer Service Toll Free: 1-855-826-8692**  
**Customer Service Fax: 1-316-462-3392**  
**Customer Service Mailing address:**  
The Taben Group  
C/O Surency Life and Health  
PO Box 789773  
Wichita, KS 67278

The Taben Group is the administrator of the HRA which is a benefit offered to you by JSA (Jefferson Lab). Jefferson Lab contributes a maximum of \$200 per retiree and eligible dependent to the HRA each month. The HRA is in place to help you pay for eligible healthcare expenses.

## ***HRA Frequently Asked Questions***

### ***General Questions***

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

A. A Health Reimbursement Account (HRA) is part of the benefit plan offered to you by Jefferson Science Associates, LLC (Jefferson Lab). Jefferson Lab will contribute \$200.00 per participant each month into a HRA set up for you to help pay for your eligible healthcare expenses. For example, for a husband and wife, the joint monthly household amount will be \$400.00 (\$200 x 2). HRA funds will follow a calendar year plan (January 1 – December 31) and prorated if you enroll in the middle of the plan year.

**Q. Do I have to enroll in a medical program through SelectQuote Senior's exchange to be eligible for the reimbursement?**

A. Yes. To be eligible for the HRA contribution from Jefferson Lab, you must enroll in a medical plan through SelectQuote Senior. You must be enrolled in a Jefferson Lab medical program through SelectQuote Senior Medicare Exchange in order for your eligible spouse to be enrolled in a Jefferson Lab medical program.

**Q. Who processes my HRA claims?**

A. This service is provided by the Taben Group, who administers the retiree HRA on behalf of SelectQuote Senior.

**Q. Where can I get information on my HRA?**

A. You'll be able to access your HRA at [www.jlab.sqbenefits.com](http://www.jlab.sqbenefits.com) (Do not click on the orange Medicare button in the middle of the page.) **Click on the HRA Account tab on the top bar of the page and follow the instructions to create your account.**

**Q. Who can I call if I have questions regarding my HRA?**

A. You may contact the Taben Customer Service Center at 1-855-826-8692.

**Q: Who can contribute to my HRA?**

A: HRAs are funded solely through employer contributions. Your employer determines the amount and at what frequency funds will be contributed to your account.

**Q: What is the maximum amount Jefferson Lab will contribute to my HRA?**

A: Jefferson Lab will contribute a maximum of \$200.00 per covered member to the HRA every month. Jefferson Science Associates, LLC, reserves the right to amend or terminate the benefit programs at any time and for any reason.

**Q. Will I earn interest on the money in my HRA?**

A. No.

**Q. Are the contributions or reimbursements provided through the HRA considered taxable income by the IRS?**

A. No. Contributions into the HRA and reimbursements from the HRA are not taxable income.

**Q. Will I receive monthly statements?**

A. No, quarterly statements will be sent. Your December Quarterly statement will include a summary of unused funds from the year. This will help to remind you to file claims for unused funds if desired. You can also log into the HRA online at any time to view your available account balance and claim history.

**Q. Who is responsible for submitting a claim?**

A. As the participant, you are responsible for filing a request for claim reimbursement.

**Q. What is the general processing time for claim submissions?**

A. Processing of claims submitted to the Taben Group will routinely be processed within 5-7 business days. If a direct deposit account is set up, reimbursements will be deposited directly into the designated bank account.

**Q. How does Reimbursement from the HRA Work?**

A. Step 1: Pay Your Healthcare Plan Premiums and/or qualified IRS Section 213(d) expenses. You are responsible for paying your premiums directly to the insurance company. Most insurance companies will allow you to pay your premiums either by check or by having money withdrawn directly from your bank account. In addition, Medicare Advantage, Medicare Part D Prescription Drug plans, and Medicare Part B allow you to have your premiums withheld from your Social Security check.

Step 2: Submit Your Health Expense Claims for eligible premiums or expenses to the Reimbursement Center either online or with a paper claim through postal mail.

Step 3: Receive Your Reimbursement. You will be reimbursed from the HRA in one of two ways once your claim for reimbursement is approved.

1. Direct deposit to the bank account identified in your HRA profile, or
2. By check mailed directly to your home address.

**Q. Is there a submission deadline for reimbursement?**

A. Yes. Per the program guidelines, you have 90 days after the end of the plan year (12/31) to file any claims for services incurred the prior plan year. **In the case of death, submission deadlines do apply.** Additional information is provided below.

**Q: Can I view my HRA balance?**

A: Yes, you can view the balance of your HRA at any time by visiting the TabenFlex Consumer Portal at [www.taben.com](http://www.taben.com).

**Q. What is the maximum length of time to submit for the auto-reimbursement for recurring premiums?**

A. The maximum length of time the participant can submit for recurring premiums is one plan year. You would need to submit a new form with proper documentation for the next plan year, or if premiums change, whichever occurs first.

**Q. How do I cancel a recurring expense?**

A. You would need to submit a request to cancel a specific recurring payment. This can be done by emailing the Customer Service Unit at [flexsupport@taben.com](mailto:flexsupport@taben.com) or by calling 1-855-826-8692.

**Q. What is the process for appealing a claim denial?**

A. Participants may file an appeal in writing within 180 days upon receipt of the notice that the claim was denied. Please send requests to the Customer Service Unit:

The Taben Group  
C/O Surency Life and Health  
PO Box 789773  
Wichita, KS 67278

**Q: What do I do if I am locked out of the Member Login?**

A: If you are locked out of your Online Portal Login, or don't know your username and password, contact the Customer Service department toll-free at 855-826-8692..

**Q: I have a question about my plan. Who should I contact?**

A: You can contact TabenFlex Customer Service department by calling toll-free at 1-855-826-8692. Your call will be answered by a live customer service representative who will be able to assist you. Customer service is available Monday – Thursday from 7:00am – 6:00pm CST and on Friday from 7:00am – 5:00pm CST.

**Q. What happens to a participant's account in the event of his or her death?**

A.. If there is a surviving spouse enrolled in a medical plan through SelectQuote Senior at the time of the participant's death, the account and remaining funds will be transferred to the surviving spouse. The single HRA monthly contribution will continue to be made to the surviving spouse. (\$200.00 per month). If there is no spouse enrolled in a medical plan through SelectQuote Senior at the time of the participant's death, the HRA funds are forfeited. Your personal representative or executor of your estate may submit claims up to 180 days after the date of death for eligible expenses incurred

**Q. What happens to the surviving spouse's account in the event of his or her death?**

A. In the event that the surviving spouse dies and there are no other participants on the HRA, then the HRA funds are forfeited. Your personal representative or executor of your estate may submit claims up to 180 days after the date of death for eligible expenses incurred by you before your death.

## ***Distribution Questions***

### **Q: Can I use the money in my HRA to pay for health insurance premiums?**

**A:** Yes, you can receive reimbursement for health insurance premiums (including Medicare Supplement, Medicare Advantage, Prescription drug and your Part B premium) with funds from your HRA account.

### **Q: What expenses are eligible for reimbursement?**

**A:** You can receive reimbursement for qualified medical expenses, as determined by your employer, with funds from your HRA account. Qualified medical expenses generally include diagnosis, treatment and prevention of disease or treatment for any part or function of the body. Cosmetic medical expenses (such as a facelift) and expenses that benefit your general health (such as health club fees) are not eligible. We have attached a list of 213(d) Eligible Medicare Expenses. Please check with the Taben group HRA services department if you have questions about what is covered. We recommend you pay your premiums first before submitting additional 213(d) expenses.

### **Q: What if I use funds in my HRA for non-medical expenses?**

**A:** You are not allowed to use funds in your HRA for non-qualified expenses.

### **Q: How do I access my HRA to pay for health insurance premiums?**

**A:** There are many ways to file claims for reimbursement such as the Recurring Reimbursement option, online consumer portal, mail, fax, or email. In addition to an HRA claim form we will also need proof of payment and a premium statement. This can be one of the following ways:

- ◆ A cancelled check along with the insurance premium statement, or
- ◆ A credit card statement along with the insurance premium statement, or
- ◆ A bank statement along with the insurance premium statement.

The consumer portal is at [www.taben.com](http://www.taben.com) under the Participant/Employee/Retiree Section.

### **Q: What if I submit a claim for an amount larger than the balance of my HRA?**

**A:** You will only be reimbursed up to the amount that is in your HRA at the time the claim is submitted.

### **Q: What happens to funds left in my HRA at the end of the year?**

**A:** Funds remaining in your HRA will roll over to the next year. However, if you have not submitted claims for the previous year, you will have 90 days from the end of the plan year to submit claims for reimbursement for those claims. For example, if you have a claim from December 22, 2016, you will have until March 31, 2017 to file a claim to be reimbursed for that expense.



## ***How to set up your Health Reimbursement Account (HRA) and Submit Claims for Reimbursement***

***You only need to set up an online profile if you want to:***

- ✓ Set up direct deposit
- ✓ Monitor and manage your Health Reimbursement Account (HRA) online
- ✓ Submit claims online
- ✓ Check the status of your claims online

You do not need to set up an online profile if you want to submit all of your claims in paper form. You will be sent information after enrollment is established on how to access your HRA account through the TabenFlex Online Portal. If you have any questions or difficulty with your password, please call the Taben Group customer service line at 1-855-826-8692. They will reset your log in and password.

## ***How to file claims for reimbursement from the HRA***

***There are two types of claims***

- ✓ Premiums
- ✓ Eligible expenses including co-payments, co-insurance, and 213(d) expenses

For Recurring Premium Reimbursement:

Sign the enclosed authorization form and return to the Taben Group (Exhibit A) Reimbursements will be sent to the retiree either by direct deposit approximately the 15<sup>th</sup> of the month or mailed check that covers the cost of the health insurance premium

For Manual Claim Filing:

Copy of claim forms can be obtained through [www.jlab.sqbenefits.com](http://www.jlab.sqbenefits.com) or the Taben Group website <https://thetabengroup.lh1ondemand.com>

Claims can be submitted via the TabenFlex Consumer Portal, by mail or by fax, and reimbursements are processed by direct deposit or check. Documentation needs to be submitted with the claim form. This documentation can be:

- A cancelled check along with the insurance premium statement, or
- A credit card statement along with the insurance premium statement, or
- A bank statement along with the insurance premium statement
- Receipts need to be in accordance with the 213(d) eligible expenses. See the attached form for a list of eligible expenses
- Note: For Medicare premiums deducted from your Social Security check, provide your "Proof of Income Letter" from the Social Security Administration, sometimes called a budget, benefits, or proof of award letter. For lost letters, you can 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](http://www.ssa.gov).