Help you can count on
Welcome to Your Spending Account

Retiree-focused solutions

An introduction to Your Spending Account (YSA) Welcome Kit

- HRA reminders
- How to access your HRA account
- Hands On or Hands Off approach
- Premium reimbursement
- Submitting Out of Pocket claim forms
- Manual claim forms
- Catastrophic HRA
- Questions
HRA Reminders

• The HRA is a Benefit that USG is providing to its retirees who are Medicare eligible due to age attainment. Your Spending Account, YSA, takes care of the administration of the HRA for USG retirees.

• To be eligible, and maintain the eligibility for the HRA, you must be enrolled in a Medical and/or Rx plan through the Aon Retiree Health Exchange at all times.

• Never change your plan through the carrier, always call Aon Retiree Health Exchange for guidance.

• Remember, you must pay your premium and out of pocket expenses first in order to be reimbursed from your HRA.

• The HRA can reimburse you for medical, RX, vision & dental premiums, and part B premium. The HRA will also reimburse you for your out of pocket expenses for medical, Rx, dental & vision copays or coinsurance.

• For 2021 premiums, you can either continue your reimbursement at the 2020 rate and wait for the carrier to send us an updated 2021 rate (could take up to 3 months) or submit a manual claim for the increase / decrease in your 2021 premium. If you choose to submit a claim form for the increase or decrease this will cancel your Premium auto-reimbursement forever and you will need to send in claim forms for all future premium changes in order to get reimbursed the correct amount.
Your Spending Account (YSA) Welcome Kits

Welcome kits usually mail 2 weeks prior to your effective date.

- Manage your USG HRA using a Hands On or Hands Off approach
- Claim form included
- Direct Deposit or Paper Check
To access your HRA account online:

- Go to retiree.aon.com/usg
- Log into your account using your username and password
- Clicking “My HRA” will take you to the HRA tab on the Aon website which we’ll talk about on the next few slides
- Clicking “Manage My HRA” will take you directly to the YSA website

The Aon website is where you view HRA information and important eligibility rules and the YSA website is where you will view and manage current available balances, submit claims, and more.
Aon Website HRA View

- View current balance
- View past, current and future years HRA allocations
Aon Website HRA View cont.

- Reimbursable healthcare expenses
- Manage My University System of Georgia HRA

You must enroll in a medical or prescription drug plan through the Aon Retiree Health Exchange to be eligible for the USG HRA.

Manage My University System of Georgia HRA

Check your current balance, view eligible expenses, submit claims and documentation and check the status of your claims and reimbursements.

Please note that the YSA website will no longer support the web browser Internet Explorer 11 effective May 31, 2020. Please make sure your browser is up to date by then to avoid an interruption in service on June 1st, 2020. If you are using Internet Explorer, click here to upgrade to Edge browser.
Aon Website HRA View cont.
Here’s a quick overview of how to maximize use of your online account:

- The Account Summary page will include your available balance and recent activities.
- Take Action section allows you to manage your HRA.
Your Profile

- Add email
- Update delivery method
- Direct deposit information
Knowledge Center

- Access Eligible Expense List
- Tutorials on reimbursement process
- View sample supporting documentation
Eligible health care expenses are found under the “Take Action” section.
Premium Auto Reimbursement
Manage Premium Reimbursement

- Set up claims to occur monthly
- Turn auto reimbursement feature on and off
- Eligible premium reimbursement; are client specific
The Premium auto-reimbursement feature is only for premiums paid on a monthly basis. If a USG retiree pays their premium using another frequency (e.g., weekly, quarterly, annually, etc.), the USG retiree will need to manually submit a claim form each time to receive reimbursement.

*Option A is available only to those who enrolled in coverage through the Aon Retiree Health Exchange with a participating carrier.
Viewing/Changing Premium Auto Reimbursement (PAR) Online

- Submit claim form
- Adjust amount received each month
- Turn on/off auto-reimbursement
- Check status
Option B requires you to take action, but allows you to get reimbursed faster.
On Line Claim Form

<table>
<thead>
<tr>
<th>Expense 1</th>
</tr>
</thead>
<tbody>
<tr>
<td>Expense Type: Premium</td>
</tr>
<tr>
<td>Insurance Provider: BCBS</td>
</tr>
<tr>
<td><strong>Premium</strong></td>
</tr>
<tr>
<td>Type: Medical</td>
</tr>
<tr>
<td>Amount: 120.15</td>
</tr>
<tr>
<td>Frequency: Monthly</td>
</tr>
<tr>
<td>Set Up Premium Auto-Reimbursement: Yes</td>
</tr>
<tr>
<td>Begin Date: 01/2016</td>
</tr>
<tr>
<td><strong>Insured Person</strong></td>
</tr>
<tr>
<td>Name: Daniel DeVito</td>
</tr>
<tr>
<td>Date of Birth: 11-17-1944</td>
</tr>
<tr>
<td>Relationship: Account Holder</td>
</tr>
<tr>
<td>Total Requested Amount: $0.00</td>
</tr>
</tbody>
</table>

*Add New Expense*
Comparing Options A & B

Let's review the 2021 Welcome to Your Spending Account Brochure

<table>
<thead>
<tr>
<th>What do I need to do to start getting reimbursed?</th>
<th>Option A: “Hands-Off”*</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you enrolled in coverage through a participating carrier, there's nothing to do. Your carrier will transfer your monthly premium to your YSA account.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When will I receive my monthly reimbursement?</th>
<th>Option A: “Hands-Off”*</th>
</tr>
</thead>
<tbody>
<tr>
<td>You'll receive your first premium auto-reimbursement 60 days** from the date your coverage began. After that, you'll be automatically reimbursed on the fifth business day of each month, up to the available balance in your HRA. To be reimbursed even faster, consider enrolling in direct deposit.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What happens if my premium changes?</th>
<th>Option A: “Hands-Off”*</th>
</tr>
</thead>
<tbody>
<tr>
<td>Your carrier 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.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What's the benefit of this option?</th>
<th>Option A: “Hands-Off”*</th>
</tr>
</thead>
<tbody>
<tr>
<td>No paperwork is needed—you carrier 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.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Option B: “Hands-On”</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>You'll need to complete a claim form and submit it to YSA via fax or mail, or by uploading it to the website.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>When will I receive my monthly reimbursement?</th>
<th>Option B: “Hands-On”</th>
</tr>
</thead>
<tbody>
<tr>
<td>You'll receive your first premium auto-reimbursement three to five business days after submitting documentation to YSA. After that, you'll be automatically reimbursed on the fifth business day of each month, up to the available balance in your HRA. To be reimbursed even faster, consider enrolling in direct deposit.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What happens if my premium changes?</th>
<th>Option B: “Hands-On”</th>
</tr>
</thead>
<tbody>
<tr>
<td>You'll need to submit a new claim and documentation showing the amount of your new monthly premium. You'll be automatically reimbursed for the new amount within three to five business days after submitting your documentation.</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What's the benefit of this option?</th>
<th>Option B: “Hands-On”</th>
</tr>
</thead>
<tbody>
<tr>
<td>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.</td>
<td></td>
</tr>
</tbody>
</table>
Premium Reimbursement for premiums paid Quarterly, Annually, or Semi-Annually
Submitting an Out of Pocket Expense Claim
Create Health Care Claims

- Submit claims
- Upload documentation
- Create a Fax coversheet
- Enter Expenses
Create Health Care Claims

Create Health Care Claim

Review Expenses

<table>
<thead>
<tr>
<th>Expense 1</th>
<th>939205119-01</th>
</tr>
</thead>
<tbody>
<tr>
<td>Type of Service</td>
<td>Medical</td>
</tr>
<tr>
<td>Date of Service</td>
<td>02-01-2019</td>
</tr>
<tr>
<td>Service Provider</td>
<td>Anthem</td>
</tr>
<tr>
<td>Patient</td>
<td>MILLER, FLORENCE</td>
</tr>
<tr>
<td>Total Requested Amount</td>
<td>$1.00</td>
</tr>
</tbody>
</table>

Uploading Receipts

- Service date
- Service provider information
- Description of service provided
- Amount
Manual Claim Form

- Mail or fax form to Your Spending Account
- Required proof of payment is required

Your Spending Account
P.O. Box 661147
Dallas, TX 75266-1147

Fax# 1-888-211-9900
Here’s a quick overview of how to maximize use of your online account:

- The Account Summary page will include your available balance and recent activities
- Take Action section allows you to manage your HRA
• You’ll be alerted by the carrier once you have reached the catastrophic stage of your Part D prescription drug plan

• You’ll receive an Explanation of Benefits from your plan showing the out-of-pocket maximum has been reached
  — This will identify the USG retiree as being Catastrophic HRA eligible
  — Contact the Aon Retiree Health Exchange to obtain your Catastrophic HRA Activation Form

• Submit your Explanation of Benefits and Activation Form to Your Spending Account (directions are on the form) prior to submitting your first prescription drug claim during catastrophic coverage online, OR
  — If you do not have a computer or internet access, the form will be provided upon request through Aon Retiree Health Exchange/YSA service center

• Once the claim and EOB are received, YSA claims department will create the Catastrophic HRA and process the claim for reimbursement
• For 2021 premiums, you can either continue your reimbursement at the 2020 rate and wait for the carrier to send us an updated 2021 rate (could take up to 3 months) or submit a manual claim for the increase / decrease in your 2021 premium. If you choose to submit a claim form for the increase or decrease this will cancel your Premium auto-reimbursement forever and you will need to send in claim forms for all future premium changes in order to get reimbursed the correct amount

• To be eligible, and maintain the eligibility for the HRA, you must be enrolled in a Medical and/or Rx plan through the Aon Retiree Health Exchange at all times

• **Never** change your plan through the carrier, **always** call Aon Retiree Health Exchange for guidance

• Set up your direct deposit for faster reimbursement

• If you have questions or need assistance managing your HRA on-line or with the assistance of a Benefits Advisor contact Aon at 1-866-212-5052
Who Do I Call For Questions?

Aon Retiree Health Exchange 1-866-212-5052

- Request a claim form
- Assistance filling out claim forms
- Current claim status
- Indicative data updates
- HRA process questions
- Current HRA balance
- Confirmation of receipts
- Member disputing claim denial
- Claim Appeals
- Payments
- Updating direct deposit
- Catastrophic HRA
At the end of December, some minor changes will be made to the “My HRA” section of our website.
Let’s answer your questions
How to Ask a Question

• Click on the “chat” conversation bubble on the bottom right of the Webinar

• In the right side panel of the WebEx screen, select “All Panelists” and type your question in the text box you see circled in red

• Click enter on your computer