



# Retiree Reimbursement Account (RRA) FAQ's

**Q:** What is an RRA?

**A:** An RRA is an employer funded account designed to help you pay for eligible medical expenses during retirement. Onondaga County has provided you with this account to help pay for some of your eligible out of pocket medical expenses. This account is part of the benefit package for Onondaga County retirees on the Medicare Advantage (MA) plan.

**Q:** How does an RRA work?

**A:** The County of Onondaga sets up an RRA for each retiree on the MA plan. The RRA account is funded entirely by the County; you don't contribute any money toward this account. Each plan year, the County of Onondaga contributes up to \$4,000 toward each retiree's RRA. As long as there is money in your RRA account, you can use the funds toward eligible expenses. Each member on this plan will receive a debit card tied to this account which can be used for eligible out of pocket medical expenses. The account is managed by the county's RRA administrator (currently Optum) therefore you can expect your Optum Debit card when you begin the Medicare Advantage plan. When you have medical services you can either use the card to pay the co-pay/co-insurance or you can pay using your own funds and submit a request for reimbursement from this account.

**Q:** How do I benefit from an RRA?

**A:** The RRA offers financial support from the County to help pay for eligible health care expenses you may have during your retirement. You will appreciate your RRA because you don't pay taxes on the money in your account or your reimbursed expenses.

**Q:** What expenses are covered under an RRA?

**A:** You can use your RRA account to specifically pay for:  
Medical Copayments (**this account does not cover co-pays for pharmacy**); Medical Co-Insurance; and Vision Copays\*

**\*Please note that vision co-pays and Ophthalmologist expenses are reimbursable, but will require manual claim submission as the debit card cannot be used.**

**Q:** How do I request reimbursement?

**A:** You must submit a completed and signed Request for Reimbursement Form along with appropriate proof of purchase for each product or service listed on your form to Optum at the address on the form. A retiree Reimbursement Request Form is available on the Internet at [www.optumhealthfinancial.com](http://www.optumhealthfinancial.com),

or the County of Onondaga website [www.ongov.net/ebenefits/medicareadvantage](http://www.ongov.net/ebenefits/medicareadvantage) or you may call the number on the back of the debit card.

Appropriate documentation includes:

Your health plan's Explanation of Benefits (EOB) statement or an itemized receipt or bill from the provider that includes the patient's name, a description of the service, the original date of service, and your portion of the charge.

**Q:** Is there a filing deadline for submitting RRA expenses for reimbursement?

**A:** Yes. All claims must be filed within 90 days following the year the charges for the service were incurred. That means you have until March 31st, 2018 to submit reimbursement claims for any eligible services provided in 2017.

**Q:** My card was declined while trying to pay my pharmacy co-pay. Why?

**A:** The RRA account **does not cover co-pays for prescription drugs**. Pharmacy co-pays are the responsibility of the member/subscriber.

**Q:** My card was declined while trying to pay for vision eyewear. Why?

**A:** The RRA account **does not cover charges for glasses and hardware**. These items are covered under your UnitedHealthcare plan and are paid solely by UnitedHealthcare, our current Medicare Advantage Plan Claims Administrator. Services for vision eyewear must be submitted to UnitedHealthcare, NOT Optum for proper reimbursement. Please refer to your UnitedHealthcare "Evidence of Coverage" document for specifics on vision hardware coverage.

**Q:** My card was declined while trying to pay the co-pay for my vision appointment. Why?

**A:** Vision co-pays are reimbursable but require manual claim submission as the debit card cannot be used.

**Q:** Why am I receiving a request for a copy of my receipts?

**A:** All claim amounts over \$25.00 that are not a multiple of the \$17 copay must be substantiated. If substantiation is required, Optum will send you a substantiation request. It is recommended that you keep all receipts for RRA expenses in case of substantiation request.

**Q:** I've heard that our debit cards can be suspended. How can I avoid my card getting suspended?

**A:** Debit Cards can be suspended for a number of reasons including failure to substantiate a claim. If you receive a letter from Optum after utilizing your debit card, please respond in a timely manner with the appropriate documentation in order to avoid your card from being suspended.

**Q:** What do I do if my card is suspended?

**A:** In the event your card is suspended, please contact Optum using the phone number on the back of your debit card (1-877-298-2322).

**Q:** I need a medical procedure/device that isn't covered by the insurance plan. Can I use this account to pay that expense?

**A:** No. This account is designed to complement the Medicare Advantage plan and can be used for co-payments and co-insurances that are left over after Medicare & UnitedHealthcare have paid their portion of the claim. It cannot pay for the expense if an item or service is denied or not recognized as an eligible expense covered by insurance.

**Q:** Is there a limit to the amount we can charge on this account?

**A:** Yes. The account will pay up to \$4,000 per year, which is the Medicare deductible amount. Each year the County will contribute up to \$4,000 toward your Medical co-pays and co-insurance.

**Q:** Do we get to keep what is left in the account if we don't use the full \$4,000?

**A:** No. Any unused funds remain with the County.

**Q:** What if I use the entire \$4,000 – what do I do then?

**A:** \$4,000 is the yearly Medicare deductible. After that amount is paid on your behalf for health expense co-pays and co-insurance for the year, Medicare takes over by paying 100% for the remainder of the year, so you will continue to have no co-pay or co-insurance costs.