

**SAVE MONEY & MAXIMIZE YOUR BENEFITS
with the Health Reimbursement Plan (HRP)!**

Do you have other group health insurance (or Medicare Parts A, B, & D) or can you enroll in other coverage (such as through a spouse's employer)?

If you answered yes, you may be able to have medical and prescription drug deductibles, co-insurance, and co-pays reimbursed to you at 100% with no annual dollar limit.

Not only can you be reimbursed on claims for *you*, but you can add your dependent spouse and/or child(ren) who are covered under your other health insurance coverage to your HRP coverage as well. Verify with your employer the cost of taking the HRP.

Now, the details:

- Employees *already enrolled* in other employer-sponsored group medical coverage should be enrolled in the HRP when covered through the HOPE Trust.
- If you involuntarily lose the other group coverage while enrolled in the HRP, you may immediately switch back to a HOPE Trust major medical plan as long as you make the request within 30 days of losing the other coverage.
- An employee who changes to the HRP may enroll his or her otherwise eligible dependent spouse and/or children in the HRP effective upon such change as long as enrollment of such dependents is requested no later than 30 days after the effective date of your HRP coverage.
- The HRP reimburses expenses classified by your other group health insurance as deductibles, co-insurance, and co-pays incurred under that other plan's in-network medical providers and pharmacies. *(Non-covered or out-of-network expenses, dental and vision plan expenses, etc. are not reimbursable by the HRP.)*
- Reimbursement requires submission to the designated claims administrator a completed HRP Claim Form along with copies of Explanations of Benefits (EOBs) associated with claims processed by your other group health insurance and/or detailed receipts from your pharmacy.
- All HRP reimbursement requests must be filed with the designated claims administrator no later than 365 days following the end of the calendar year in which the claim was incurred.
- The HRP is not considered a Medigap policy (Medicare Supplement Health Insurance) and thus will not serve as creditable coverage in the event you later wish to enroll in a Medigap policy immediately after being covered by the HRP.
- Some individuals may *also* be deemed eligible for the HRP *plus Premiums Program* based on expected future claims, which would provide for the benefits above *plus* reimbursement of premiums associated with the other health insurance coverage.

GET STARTED TODAY
Ask your employer about enrolling in the HRP!