



Health Reimbursement Account (HRA) Information For 2021

If you are a participant in the Brookhaven Science Associates (BSA) Retiree Medical Plan (for Medicare-eligible participants) and are enrolled in a medical insurance plan through SelectQuote Senior's exchange, a Health Reimbursement Account (HRA) will be established to help you pay for qualified health care expenses - such as eligible premiums and expenses up to the amount available in the HRA.

A HRA is an account into which BSA will deposit a monthly amount to assist you in paying for qualified health care expenses. For 2021, your HRA is funded monthly in the amount of \$180 per eligible participant. For a husband and wife, the joint monthly household amount will be \$360 (\$180 X 2). To access these funds, you will need to submit a claim to receive reimbursement for eligible expenses for which you have paid. See the "**Accessing your HRA**" section for additional information.

The HRA funds may only be used to pay for eligible items such as Medicare Part B premiums, Medicare Advantage premiums, Medicare Part D premiums, Medicare supplement premiums, medical co-payments, eligible dental and vision services, medical treatments, medications, laboratory tests, and other IRS Section 213(d) qualified healthcare expenses (as defined in IRS publication 502). Cosmetic or routine hygiene products and services are not generally eligible for reimbursement. See the "**IRS Section 213(d) Qualified Healthcare Expenses**" section for additional information. You may not make personal contributions to the HRA. There are no administrative costs to you for using the HRA, and contributions and reimbursements are tax-free. As a benefit to you, unused HRA funds roll over from year to year. They do not need to be used in the current calendar year.

BSA reserves the right to amend or terminate the benefit programs at any time and for any reason.

Accessing Your HRA

You will receive instructions, claim forms, and further information in the mail from Navia Benefit Solutions once you have enrolled in your medical coverage through SelectQuote Senior's exchange.

If you need assistance with using online services or have questions about using your HRA or submitting a claim for reimbursement, please contact Navia Benefit Solutions at 105@naviabenefits.com **after** your medical insurance plan becomes effective.

Health Reimbursement Account (HRA) Frequently Asked 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 Brookhaven Science Associates (BSA). BSA will contribute \$180 per participant each month into a HRA set up to help reimburse you for your eligible healthcare expenses. For example, for a husband and wife, the joint monthly household amount will be \$360 (\$180 x 2).

Q. What expenses are eligible for reimbursement?

A. You may be reimbursed for the premiums you pay toward Medicare Part B, Medicare Supplement, Medicare Advantage, and/or Medicare Prescription Drug plans for you and your spouse, or other Medicare-eligible dependents who are enrolled for medical coverage through SelectQuote Senior's exchange.

In addition, you may pay for other eligible expenses (generally those defined under Internal Revenue Code Section 213(d)) and submit for reimbursement. See the "**IRC Section 213(d) Qualified Healthcare Expenses**" section for additional information.

This includes expenses that are not reimbursed by another plan, such as:

- standard medical services such as office visits
- copayments, coinsurance, and deductibles
- prescriptions
- dental care, including orthodontics for children and adults
- eyeglasses, contact lenses and solution, and laser eye surgery
- acupuncture and chiropractic services

Health Reimbursement Account (HRA) Frequently Asked Questions (continued)

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 BSA, you must enroll in a medical program through SelectQuote Senior's exchange. However, you do not need to enroll in a prescription drug plan through SelectQuote Senior's exchange. You must be enrolled in a BSA medical program in order for your eligible dependents to be enrolled in a BSA medical program as your dependent.

Q. Who processes my HRA claims?

A. This service is provided by Navia Benefit Solutions, who administers the 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.naviabenefits.com.

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

A. You may contact Navia Benefit Solutions at (866) 897-1996 after your medical coverage becomes effective.

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 earn interest on the money in my HRA?

A. No.

Q. Will I receive monthly statements?

A. No. However, before the end of the fourth quarter of the calendar year, Navia Benefit Solutions will send out a statement to participants who have a balance left in their HRA, and any unused balance will carry over to the next 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 activity.

You can access your account through the HRA Account tab at www.naviabenefits.com or you may contact Navia Benefit Solutions at (866) 897-1996 .

Health Reimbursement Account (HRA) Frequently Asked Questions (continued)

Q. How Does Reimbursement from the HRA Work?

A. Step 1: Pay Your Healthcare Plan Premiums and/or qualified IRC 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 Navia Benefit Solutions through the online portal, email, fax, or postal mail. You can submit a one-time-per-year form to Navia Benefit Solutions for automatic monthly premium reimbursement or you can manually file a new claim each time you have a reimbursable expense. You will need to also submit a Direct Deposit Form if you would like to have your reimbursement automatically deposited into your bank account.

Step 3: Receive Your Reimbursement.

You can be reimbursed from the HRA in two ways once your claim for reimbursement is approved. You will be reimbursed from the HRA either by:

1. Direct deposit to your bank account, or
2. By check mailed directly to your home address.

Q. Who is responsible for submitting a claim?

A. You as the participant are responsible for filing a request for claim reimbursement.

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

A. Processing of claims submitted through the online portal will routinely be processed within two business days. Paper forms mailed and submitted to Navia Benefit Solutions, the company who administers the HRA, generally take three to five business days to process from the date they are received by Navia Benefit Solutions. If a direct deposit account is set up, reimbursements will be deposited directly into the designated bank account within 24 hours of approval.

Q. Is there a submission deadline for reimbursement?

A. Per the program guidelines, as long as the participant is eligible there is no submission deadline. In the case of death, submission deadlines do apply. Additional information is provided below.

Health Reimbursement Account (HRA) Frequently Asked Questions (continued)

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

A. Auto-reimbursement of claims for recurring premiums are good until the end of the calendar year. You will need to submit a new form to Navia Benefit Solutions each calendar year.

Q. How do I cancel a recurring expense?

A. Call Navia Benefit Solutions' Customer Service at (866) 897-1996 .

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

A. If there is no spouse enrolled in a medical program 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.

If there is a surviving spouse enrolled in a medical program through SelectQuote Senior and the HRA at the time of the participant's death, the account and remaining funds will be transferred to the surviving spouse's name. The HRA monthly contribution will continue for one single participant.

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.

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

A. Participants may file an appeal online through the HRA tab on the website portal www.naviabenefits.com or they may contact Navia Benefit Solutions' Customer Service at (866) 897-1996 to file a first-level appeal. A first-level appeal includes the administrative review of the claim to ensure that it was processed according to the plan rules, and that no processing error occurred. Participants who disagree with a denial of a first-level appeal have the right to submit a second-level appeal by contacting the plan administrator within 60 days of the notice. All appeals will be reviewed by Navia Benefit Solutions in collaboration with the plan administrator, and appeals that are approved will be submitted for re-processing.

IRC Section 213(d) Healthcare Expenses

The Internal Revenue Code (IRC) Section 213(d) defines eligible healthcare expenses. Healthcare expenses are further defined as the costs of diagnosis, cure, mitigation, treatment or prevention of disease, and the costs for treatments affecting any part or function of the body. These expenses must be primarily to alleviate or prevent a physical or mental defect or illness.

The products and services listed below are examples of healthcare expenses eligible for payment under a Health Reimbursement Account (HRA). This list is not all inclusive. Additional expenses may qualify, and the items listed below are subject to change in accordance with IRS Regulations.

ELIGIBLE EXPENSES

<p>DENTAL</p> <ul style="list-style-type: none"> ■ Dental X-Rays ■ Dentures and Bridges ■ Exams and Teeth Cleaning ■ Extractions and Fillings ■ Oral Surgery ■ Orthodontia ■ Periodontal Services 	<p>MEDICAL PROCEDURES/SERVICES</p> <ul style="list-style-type: none"> ■ Acupuncture ■ Alcohol and Drug/Substance Abuse (inpatient treatment and outpatient care) ■ Ambulance ■ Fertility Enhancement and Treatment ■ Hair Loss Treatment* ■ Hospital Services ■ Immunization ■ In Vitro Fertilization ■ Physical Examination (not employment-related) ■ Reconstructive Surgery (due to a congenital defect, accident, or medical treatment) ■ Service Animals ■ Sterilization/Sterilization Reversal ■ Transplants (including organ donor) ■ Transportation* 	<p>MEDICAL EQUIPMENT/SUPPLIES</p> <ul style="list-style-type: none"> ■ Air Purification Equipment* ■ Arches and Orthotic Inserts ■ Contraceptive Devices ■ Crutches, Walkers, Wheel Chairs ■ Exercise Equipment* ■ Hospital Beds* ■ Mattresses* ■ Medic Alert Bracelet or Necklace ■ Nebulizers ■ Orthopedic Shoes* ■ Oxygen* ■ Post-Mastectomy Clothing ■ Prosthetics ■ Syringes ■ Wigs*
<p>EYES</p> <ul style="list-style-type: none"> ■ Eye Exams ■ Eyeglasses and Contact Lenses ■ Laser Eye Surgeries ■ Prescription Sunglasses ■ Radial Keratotomy 		
<p>HEARING</p> <ul style="list-style-type: none"> ■ Hearing Aids and Batteries ■ Hearing Exams 		
<p>HRA ELIGIBLE</p> <ul style="list-style-type: none"> ■ Insurance Premiums ■ Long Term Care Premiums 		
<p>LAB EXAMS/TESTS</p> <ul style="list-style-type: none"> ■ Blood Tests and Metabolism Tests ■ Body Scans ■ Cardiograms ■ Laboratory Fees ■ X-Rays 	<p>PRACTITIONERS</p> <ul style="list-style-type: none"> ■ Allergist ■ Chiropractor ■ Christian Science Practitioner ■ Dermatologist ■ Homeopath ■ Naturopath* ■ Optometrist ■ Osteopath ■ Physician ■ Psychiatrist or Psychologist 	<p>THERAPY</p> <ul style="list-style-type: none"> ■ Alcohol and Drug Addiction ■ Counseling (not marital or career) ■ Exercise Programs* ■ Hypnosis ■ Massage* ■ Occupational ■ Physical ■ Smoking Cessation Programs* ■ Speech ■ Weight Loss Programs*
<p>MEDICATIONS</p> <ul style="list-style-type: none"> ■ Insulin ■ Prescription Drugs 		

* These expenses are “potentially eligible expenses” that require a Note of Medical Necessity from your healthcare provider to qualify for reimbursement. For additional information, contact Navia Benefit Solutions’s Customer Service at (866) 897-1996 .

Based on the Coronavirus Aid, Relief, and Economic Security (CARES) Act, over-the-counter medicines or drugs, such as cold medications, antihistamines, antacids, anti-inflammatories, and other health-related items can be purchased with HRA funds; a prescription is not needed.

IRC Section 213(d) Healthcare Expenses (continued)

INELIGIBLE EXPENSES

■ Eyeglass Insurance	■ Marriage or Career Counseling	■ Personal Trainers
■ Cosmetic Surgery/Procedures		■ Sunscreen (spf less than 30)
■ Electrolysis		■ Swimming Lessons

For additional information, contact Navia Benefit Solutions' Customer Service at (866) 897-1996 .



This publication is printed on 100% post consumer recycled paper.

The information in this booklet describes the benefits program as of January 1, 2021 and is subject to change. It is intended to provide only a summary of the benefit programs. If questions arise, official plan documents and insurance agreements are controlling and govern final determination of benefits consistent with applicable laws and regulations. **BSA reserves the right to amend or terminate the benefit programs at any time and for any reason.**

June 2021