

IMPORTANT

Information for Pre-Medicare retirees employed in an OPERS-covered position



The OPERS HRA is a retiree-only plan, which means it works a little differently for those receiving a monthly benefit from OPERS and also employed in an OPERS-covered position.

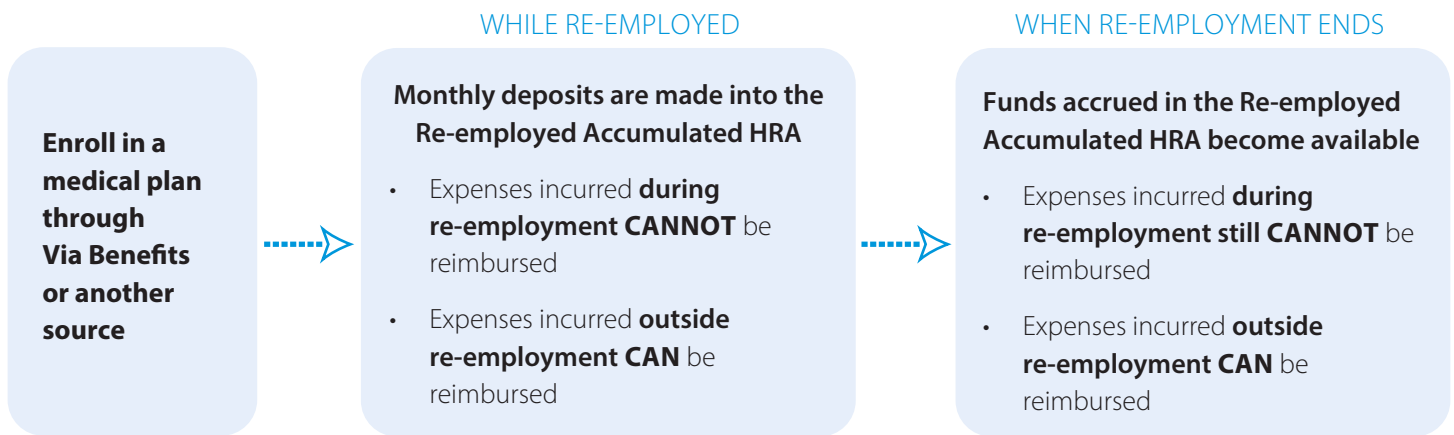
As a Pre-Medicare re-employed retiree who meets OPERS health care eligibility requirements:

- You can enroll in any medical plan you choose. However, you must be opted in to the OPERS HRA through Via Benefits to receive monthly HRA deposits.
- If you are receiving a monthly HRA deposit, you will receive those deposits in a **Re-employed Accumulated HRA**. **Think of this as a holding place for your HRA deposits while you are re-employed.**
- To view and print your **Re-employed Accumulated HRA** balance at any time, log into your OPERS online account.

The image shows two screenshots of the OPERS My Account portal. The first screenshot, labeled with a green circle '1', shows the 'My Account' page with a red arrow pointing to the 'Health Care' link in the left navigation menu. The second screenshot, labeled with a green circle '2', shows the 'Health Care Information' page. In this page, the 'Re-Employed Accumulated HRA Balance' is highlighted with a red circle and shows a value of \$1,784.00. Below this, there is a table for 'Individuals Covered with Health Care'.

Name	Dental	Vision	Connector
Member Name	Not Enrolled	Not Enrolled	Pre-Medicare

- You will not be able to receive reimbursements for expenses that are incurred during your re-employment period.
- When your re-employment period ends:
 1. The balance in your **Re-employed Accumulated HRA** will be transferred to a regular OPERS HRA upon OPERS receiving official notification of your re-employment termination from your employer. In addition, an administrative fee for each month you were re-employed will be deducted from the balance in your **Re-employed Accumulated HRA** after it is transferred.
 2. Once the transfer to your OPERS HRA is complete, you will be able to use the funds you accrued within your **Re-employed Accumulated HRA** to receive reimbursement for expenses incurred outside of re-employment.



What is a re-employment period?

Your re-employment period begins the first day of the month in which your employment started and ends the last day of the month in which your employment is terminated.

What is a Health Reimbursement Arrangement or HRA?

An HRA is an account funded by OPERS that provides tax-free reimbursement for qualified medical expenses such as post-tax monthly insurance premiums, deductibles, co-insurance and copays incurred by eligible retirees and their eligible dependents. **As a re-employed retiree, your deposits will go into a Re-employed Accumulated HRA until your re-employment period ends.**

If you are eligible for the OPERS HRA, your monthly deposit will be a percentage of the base allowance amount. Your allowance percentage is determined by:

1. The years of qualified health care service credit as of your benefit effective date; and
2. Your age when you first enrolled in the OPERS group medical plan or, if you never enrolled, your age as of Jan. 31, 2022.

Your monthly HRA deposit amount will be provided on your annual open enrollment statement and is available within your OPERS online account.

Via Benefits serves as the OPERS Connector

Although it's not required and you can enroll in any medical plan you choose, we highly recommend exploring medical coverage options with the OPERS Pre-Medicare Connector (Via Benefits). Via Benefits is a resource that helps benefit recipients understand and navigate individual and family health plan options, and also administers the HRA.

EXAMPLE 1: A Pre-Medicare retiree currently enrolled in a medical plan through Via Benefits



Maria, age 63, is receiving an OPERS pension and is employed in an OPERS-covered job with Perry County.

- Maria is enrolled in a medical plan through Via Benefits. Each month, Maria pays a plan premium in the amount of \$609 to her medical plan carrier.
- She plans to remain re-employed and is opted in to the OPERS HRA. She is receiving a monthly deposit in a **Re-employed Accumulated HRA**.
- Maria's monthly HRA deposit amount is **\$768** (64 percent of the \$1,200 base allowance amount).

JAN. 1 – DEC. 31

DURING RE-EMPLOYMENT

Maria pays a premium of **\$609** per month for medical coverage.

Maria receives a monthly HRA deposit of **\$768** during her re-employment.

By the end of her re-employment period, she has a total of **\$9,216** in her **Re-employed Accumulated HRA**.

$(\$768 \times 12 \text{ months} = \mathbf{\$9,216})$

JAN. 1 OF THE FOLLOWING YEAR

POST RE-EMPLOYMENT

Maria's OPERS HRA balance is **\$9,184** (Her **Re-employed Accumulated HRA** balance less an administrative fee for each month she was re-employed).

Maria can now receive reimbursements for expenses incurred outside of her re-employment period.

EXAMPLE 2: A Pre-Medicare retiree enrolled in a plan through his employer



Joe, age 60, is receiving an OPERS pension and is employed in an OPERS-covered job with Wood County.

- Wood County offers Joe a group health care plan, so he is enrolled in his employer's group plan. Each month, \$420 is deducted from his paycheck for the plan premium. He intends to remain enrolled in his employer's group medical plan while re-employed.
- Joe is opted in to the OPERS HRA. His monthly HRA deposit is **\$732** (61 percent of the \$1,200 base allowance amount).
- Joe plans to remain re-employed for three months.

JAN. 1 – MARCH 31

DURING RE-EMPLOYMENT

Joe pays \$420 each month for his employer's group medical plan.

Joe receives a monthly HRA deposit of **\$732** during his re-employment.

By March 31 he has a total of **\$2,196** in his **Re-employed Accumulated HRA**.
($\$732 \times 3 \text{ months} = \$2,196$)

APRIL 1

POST RE-EMPLOYMENT

Joe's OPERS HRA balance is **\$2,188.20** (His **Re-employed Accumulated HRA** balance less a monthly administrative fee for three months).

Joe can now receive reimbursements for expenses incurred outside of his re-employment period.

What happens when I become Medicare eligible?

When you turn 65, you will be eligible for Medicare. OPERS offers an HRA for Medicare retirees as well, but it's a little different. To continue receiving the HRA once Medicare-eligible, you will need to enroll in a medical plan through Via Benefits. OPERS and Via Benefits will send you information on the Medicare HRA requirements and how your HRA will be impacted by re-employment approximately six months prior to your 65th birthday.

