Frequently Asked Questions about Retiree Reimbursement Accounts (RRAs)

1. **Do I need to do anything to sign up for an RRA?**
   No. You’re automatically enrolled in the RRA. If you want to use the online tools, you can visit the Retiree Health Access (RHA) website at [www.rhaexchange.com/dte](http://www.rhaexchange.com/dte). Once you are logged in, you’ll click on the **PayFlex icon** to get to the PayFlex member website. On this site, you can view your balance, claim history and payments. You can also submit claims to pay yourself back or pay your provider directly from your RRA.

2. **My spouse pays all our bills. How can my spouse, or another designated individual, have access to my RRA information?**
   All married participants are set up with a joint RRA. However, joint RRAs can have only one named account holder. For retirees who have a non-DTE retiree spouse, the named account holder is the DTE retiree. For retirees who have a DTE retiree spouse, the named account holder is the retiree who is the older of the two spouses. Because there is only one named account holder, the named account holder will need to complete and return a separate **Authorization to Release Personal Information** form (a copy of this form is included with this mailing) for each other person needing access to the RRA. This would include your spouse. You can mail or fax the Authorization to Release Personal Information form to:
   
   **MAIL:** PayFlex Systems USA, Inc.  
   Flex Department  
   PO Box 3039  
   Omaha, NE 68103-3039  
   **FAX:** 1-402-978-3728

3. **Can I pay my insurance carrier for my insurance premium directly from my RRA?**
   No, you will need to pay your insurance premium directly to your insurance carrier first and then you can submit a claim for reimbursement from your RRA.

4. **The Health Reimbursement Arrangement (HRA)/Retiree Reimbursement Arrangement (RRA) Recurring Premium Reimbursement Claim Form and the Health Reimbursement Arrangement (HRA)/ Retiree Reimbursement Arrangement (RRA) Claim Form ask for a Member Identification Number. What is that?**
The Member Identification Number is your Social Security number. If you’re concerned about putting your entire Social Security number on one of these forms, you can enter the last four digits of your Social Security number. However, keep in mind that if you only enter the last four digits of your Social Security number, your reimbursement may be delayed in order for proper validation to be made.

5. **Who do I contact if I have questions?**
   After your RRA has been set up with PayFlex, you can call PayFlex directly at 1-855-652-0112, Monday - Friday, 8 a.m. - 8 p.m. ET, and Saturday, 10 a.m. - 3 p.m. ET.
   
   After January 1, 2015 you can view your account activity on the PayFlex member website by visiting [www.rhaexchange.com/dte](http://www.rhaexchange.com/dte).

6. **What supporting documentation do I need to include when I submit a claim?**
   (A) Include documentation showing the monthly premium amount from the insurance company or other out-of-pocket expenses, such as co-pays, co-insurance or deductibles (examples of different types of acceptable documentation are listed below):
   - Coupon slips from the insurance company
   - Itemized statement from the insurance company
   - Letter from the insurance company
   - Itemized receipt for the out-of-pocket expense or an Explanation of Benefits (EOB)
   
   The documentation listed above needs to include all of the following:
   - Participant name (name(s) of covered individual)
   - Insurance company or other healthcare provider name
   - Date(s) of service (coverage period)
   - Type of service (type of coverage)
   - Amount of premium or out-of-pocket expense
   
   (B) Include proof of payment (a copy of any of the examples listed below):
   - Bank statements showing check to “xyz insurance company” has cleared
   - Insurance company statement showing payment in full for the coverage period
   - Ongoing monthly insurance company statements showing previous months premium payment
   - A copy of your Social Security “Cost of Living Statement” or Medicare statement clearly indicating the amount of the monthly Part B, C, or D premium
   - Cancelled check for premium payment to insurance company (copy of front & back of cancelled check)
   - Credit card statements showing payment to insurance company
   - Itemized receipt for the out-of-pocket expense or an EOB
7. I want to pay my provider directly from my RRA. How do I do this and how much lead time do I need to allow?
   You can use the Pay Them feature on the PayFlex member website to pay your doctor or hospital. **You can’t pay your insurance carrier directly from you RRA.** Log onto the RHA website at [www.rhaexchange.com/dte](http://www.rhaexchange.com/dte) and click the PayFlex icon to get to the PayFlex member website. Under Quick Links, click on File a Spending Account Claim. Then select Pay Them.

   As far as lead-time, you’ll want to complete the Pay Them steps at least 10 business days prior to the date the payment is due.

8. The insurance company gave me a discount for paying the full year’s premium in advance - can I be reimbursed in a lump sum?
   Yes, you can submit the invoice/bill or receipt reflecting the required information described in Question 6 above along with proof of payment for the full year. You can submit a claim on the PayFlex member website, using Pay Me. Or you can complete a paper claim form, Health Reimbursement Arrangement (HRA)/ Retiree Reimbursement Arrangement (RRA) Claim Form, and fax or mail it to PayFlex. A copy of this form is included with this mailing.

9. The insurance company gave me a discount for having the monthly premiums taken electronically from my bank account – how do I get reimbursed?
   You’ll submit the invoice/bill or receipt reflecting the required information described in Question 6 above and your proof of payment for each month. You can do this through the PayFlex member website using the Pay Me feature each month. Keep in mind, you can’t set up recurring payments online. You’ll need to complete the Health Reimbursement Arrangement (HRA)/Retiree Reimbursement Arrangement (RRA) Recurring Premium Reimbursement Claim Form and send back to PayFlex. A copy of this form is included with this mailing. You can also call PayFlex at 1-855-652-0112 to request a form.

10. I set up my Medicare Part D (drug plan) premium to be taken out of my Social Security check, how do I get reimbursed?
    You will need to make a copy of your Social Security Statement reflecting the Medicare B and Medicare D premium deductions. You can then submit for reimbursement through the PayFlex member website using the Pay Me feature each month. Keep in mind, you can’t set up recurring payments online. You’ll need to complete the Health Reimbursement Arrangement (HRA)/Retiree Reimbursement Arrangement (RRA) Recurring Premium Reimbursement Claim Form and send back to PayFlex. A copy of this form is included with this mailing. You can also call PayFlex at 1-855-652-0112 to request a form.
11. If I have an emergency health care expense that exceeds the amount DTE is allocating to my RRA for the year, what happens to the remaining expenses?

You can only be reimbursed up to your RRA balance. Any amount over your RRA balance will NOT be reimbursed. You will need to pay the excess amount out of your own pocket.

NOTE: You’re responsible for monitoring your account and paying any premiums or other out-of-pocket expenses after your RRA balance has been exhausted. Failure to pay premiums can result in loss of coverage.

If your claims (for premiums or other eligible expenses) exceed the balance in your RRA, the excess eligible claims will be held in a pending status until the next year’s allocation is made to your account. If you do not want the current year’s unpaid claims to be taken from the next year’s allocation, you need to call 1-855-652-0112 and tell PayFlex prior to the end of the current year.

12. If I use the “Pay Them” feature to pay my provider, how will I know the bill has been paid?

Similar to online banking, you set-up this option electronically, and once you have done this:

• You’ll receive an Explanation of Payment once the payment has been made. (You will receive this by mail, unless you elect to receive by email through “My Settings”.)

• You can also check your online claim activity in the Financial Center to confirm a claim has been paid. To get to the Financial Center – Log onto the RHA website at www.rhaexchange.com/dte and click the PayFlex icon to get to the PayFlex member website. Click on the Financial Center tab and select your account from the drop down menu. Then Click on the Claims link to view all your claims. Be aware that if you use up your allocation for a large expense mid-year, there won’t be any money to pay monthly bills under “Pay Them” or “Pay Me” until the next year. You’re responsible for monitoring your account and paying any premiums or other out-of-pocket expenses after your allocation has been exhausted.

13. Will I receive statements?

Statements will be sent by mail on a quarterly basis. Or you can sign up through the PayFlex website to receive your statements by email. Once you sign up to receive your statements by email, you will no longer receive paper quarterly statements. In addition, you can always go online to the PayFlex website or call PayFlex at 1-855-652-0112, Monday - Friday, 8 a.m. - 8 p.m. ET, and Saturday, 10 a.m. - 3 p.m. ET to get your account balance, claim and payment
14. **How will I know when my claim has been paid?**

You’ll receive an Explanation of Payment once the payment has been made. This will be sent by mail if you don’t sign up to receive notifications by e-mail through the PayFlex member website. You can also check your online claim activity in the Financial Center to confirm a claim has been processed. If the claim is approved, PayFlex will display an amount in the “Amount Paid to Date” field. If the claim is denied, PayFlex will display an amount in the “Denied Amount” field. Please note that both the “Amount Paid To Date” and “Denied Amount” fields can display an amount if the claim was partially approved and partially denied. Or you can call PayFlex at 1-855-652-0112, Monday - Friday, 8 a.m. - 8 p.m. ET, and Saturday, 10 a.m. - 3 p.m. ET to get the status of your claim.

15. **What does it mean on the PayFlex’ website when it shows that a claim has been “processed?”**

“Processed” means the submission has been reviewed by a PayFlex claims processor.

16. **How long does it take to be reimbursed from the time I submit my claim?**

It can take up to 5 business days to be reimbursed for your submitted claim.

17. **I paid my January premiums in November/December and my claim for reimbursement was denied. What should I do?**

First check to see if you put the date of service as January 2015 (and not 2014). Also, make sure you submitted the appropriate (1) proof of payment (such as copy of the check or bank statement showing premiums you have paid) and (2) documentation (such as a statement or a coupon) from an insurance carrier showing the coverage period. If you have questions, you can call PayFlex at 1-855-652-0112, Monday - Friday, 8 a.m. - 8 p.m. ET, and Saturday, 10 a.m. - 3 p.m. ET.

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