



# City of Detroit General Retiree Healthcare Trust

## Health Reimbursement (HRA) Claim Form - 2022

**Instructions:** To receive benefits from your HRA account, you must complete **ONE FORM** per patient, along with the following information:

**Reimbursement for:**

Medical Co-payments

Dental

Vision Services

Prescription Payment or Co-Payment

Other Insurance

Monthly Premium Reimbursement

**Information Required:**

Copy of your Explanation of Benefits Form (EOB).  
**Balance due statements are not acceptable.**

A copy of your EOB. **Balance due statements are not acceptable. Orthodontic services will be paid for after services are rendered.**

Copy of a detailed invoice listing the services rendered and the charge for each.

A copy of the drug label stub or a printout from your pharmacy. **Cash register receipts are not acceptable.**

A copy of a paid monthly premium invoice or payment history from your insurance provider

**PLEASE NOTE:** The minimum amount that can be reimbursed must total \$25.00 per submission. **You MUST allow up to 10 business days for reimbursement.** All reimbursements for claims will be made payable to the member.

Retiree's Name: \_\_\_\_\_ Retiree's SS# \_\_\_\_\_  
or Alternate ID: \_\_\_\_\_

Address: \_\_\_\_\_

Phone Number: (Home) \_\_\_\_\_ (Cellular) \_\_\_\_\_

Patient Name: \_\_\_\_\_ Relationship: \_\_\_\_\_

Type of Service <small>(Medical, Dental, Vision, Prescription, Premium)</small>	Providers Name	Date of Service	Amount of Claim <small>(Claims must total at least \$25.00)</small>
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____
_____	_____	____/____/____	_____

By signing this form, I understand that benefits shall be paid in accordance with the City of Detroit General Retiree Healthcare Trust. (See the reverse side of this form for a brief description of covered benefits).

Retiree's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Health Reimbursement Arrangement (HRA) Frequently Asked Questions

### What is the HRA Account?

The *Health Reimbursement Arrangement* (HRA) is a bookkeeping account that will reimburse an eligible participant for medical care expenses as defined under IRC section 213(d). An HRA will be established for any eligible Medicare Retiree that retired prior to 1/1/2015 and has elected to opt out of the Medicare Advantage Plans provided by the Trust.

**Please note, this is a bookkeeping account only – it cannot be cashed out by participants at any time, and it does not “vest” – the Board may terminate the account at any time.**

### How will my (HRA) be Funded?

At the first of each month, your HRA will automatically be credited with the amounts indicated below based on the categories outlined.

<b>Non- Medicare Retiree Retired Prior to 1/1/2015</b>	<b>Amount</b>
<b>Non-Medicare Eligible (Pre-65)</b>	<b>\$115.00</b>
<b>Non-Medicare Eligible Spouse w/&lt; \$75k Household Income on Public Exchange</b>	<b>\$115.00</b>
<b>Non-Medicare Eligible w/&lt; \$75k Household Income on Public Exchange</b>	<b>\$165.00</b>
<b>Non-Medicare Eligible Duty Disabled</b>	<b>\$290.00</b>
<b>Non-Medicare-eligible Surviving Spouse married to retiree at time of retirement</b>	<b>\$115.00</b>

<b>Medicare Retiree Retired Prior to 1/1/2015</b>	<b>Amount</b>
<b>Medicare Eligible (65+ or disabled) who have elected to opt-out of the medical plans offered by the Trust</b>	<b>\$105.00</b>
<b>Medicare-eligible Surviving Spouse married to retiree at time of retirement</b>	<b>\$105.00</b>

### Is there a time limit to file for HRA Benefits?

Yes, HRA Claims must be filed by March 31<sup>st</sup> of the year following the Plan Year in which the expense was incurred.

### What can I use the HRA account for?

The HRA may be used for all “**qualified medical expenses**”. Unfortunately, we cannot provide an exhaustive list of all possible “qualified medical expenses”. Please refer to *Internal Revenue Code* section (IRC) 213(d) or IRS Pub 502 (available at [www.irs.gov](http://www.irs.gov)). A determination of whether an expense is for "medical care" is based on all the relevant facts and circumstances. To be an expense for medical care, the expense has to be primarily for the prevention or alleviation of a physical or mental defect or illness. The determination often hangs on the word "primarily." As an example, the following is a partial list:

- All or part of any medical, dental, vision or prescription co-payments
- Other medical expenses, provided they are qualified medical expenses as defined by the IRS
- Diabetic education, providing you submit a prescription from your physician and obtain the education from a licensed dietitian
- Premiums for other insurance

**What expenses are not allowed?**

Benefits payable under the HRA are subject to IRS rules and regulations regarding the IRS definition of medical expenses which may be included in medical expense deductions.

**What do I have to do to request reimbursement from my HRA?**

You must send a completed HRA Claim Form along with the following information: (NOTE: BALANCE DUE STATEMENTS ARE NOT ACCEPTABLE).

**Reimbursement for:**

**Information Required:**

Medical Co-payments

Copy of your Explanation of Benefits Form (EOB).  
Balance due statements are not acceptable.

Dental

A copy of your EOB. Balance due statements are not acceptable. Orthodontic services will be paid for after services are rendered.

Vision Services

Copy of a detailed invoice listing the services rendered and the charge for each.

Prescription Payment or Co-Payment

A copy of the drug label stub or a printout from your pharmacy. Cash register receipts are not acceptable.

Other Insurance  
Monthly Premium Reimbursement

A copy of a paid monthly premium invoice or payment history from your insurance provider.

**Where do I obtain HRA Claim Forms?**

You may call BeneSys at (844) 563-8911 to have a Claim Form mailed to you or you may obtain a form by visiting our website at [www.ourbenefitoffice.com/mydetroitretireebenefits](http://www.ourbenefitoffice.com/mydetroitretireebenefits)

**Where do I send my HRA reimbursement requests?**

Send these requests to:

City of Detroit General Retiree Healthcare Trust  
P.O. Box 4955  
Troy, Michigan 48099-4955