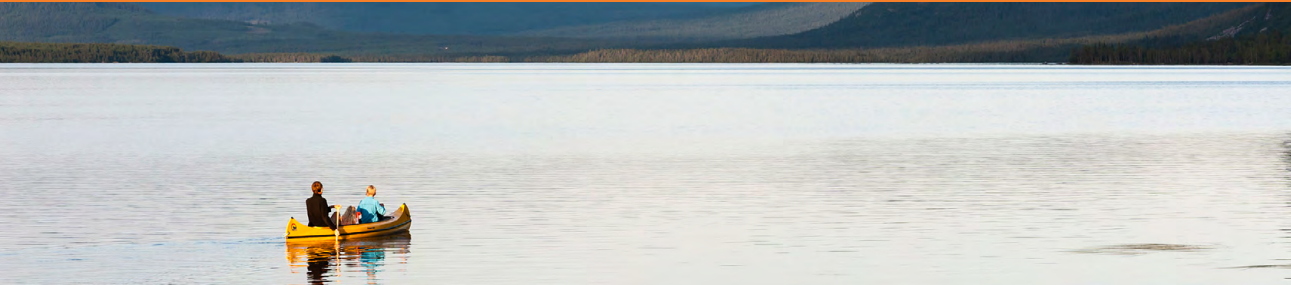


# Premium reimbursement guide



## Health reimbursement account (HRA)

### The basics

Your **health reimbursement account (HRA)** is an account funded by USAA. Here's how to use it for your **post-65 retiree medical and prescription premiums**.

### Four easy steps

1. **Pay your premium.** Pay your premium to your insurance company using personal funds. Keep proof of payment for Step 3.
2. **Request reimbursement.** Once you've paid your premium, you may request reimbursement online or by paper claim form.
  - **Online.** The fastest and easiest way. Log into your account at [connectyourcare.com/USAA](https://connectyourcare.com/USAA), click the green "Reimburse Myself" button in the upper right-hand corner of the home page, then follow screen prompts to complete the online form. When you get to the screen with the service type, you will need to select "Medicare Supplement Premium."
  - **Paper form.** Download and complete the Retiree Premium Reimbursement Form available at [connectyourcare.com/USAApremiumform](https://connectyourcare.com/USAApremiumform).
3. **Submit documentation with your claim form.** Follow the online or paper form instructions to submit your form and documentation. The following documents are required: Your health plan coverage letter (Medicare Supplement coverage letter) and proof of payment (credit card receipt or bank statement/transaction history).
4. **Receive reimbursement.** We'll review your request to make sure it meets IRS guidelines. If we need more information, we'll mail or email you a notice. Reimbursements are mailed to you as a check if direct deposit is not set up. Check your claim status at any time online or on the mobile app.

**Note:** You will need to set up a new premium reimbursement schedule for each plan year — regardless of premium amount changes with the carrier — as they will not roll over to the next plan year.

**TIP:** Set your online claim to pay automatically. For added convenience, you can set your online claim to automatically pay your reimbursements in the future. To do so, click the "Set Claim to Repeat on a Schedule" link on the claim confirmation screen and follow the screen prompts to set your payment schedule.

## Need to make a change?

You can update your payment settings any time if your premium increases or decreases. Depending on your original submission method, you have different actions to complete the process.

If you set up your payments using the **online form**:

- Sign in at [connectyourcare.com/USAA](https://connectyourcare.com/USAA).
- Click on your HRA tab. Under the "I want to" dropdown, click "Set Up Recurring Claim." Click "View/Cancel" and cancel your existing payment schedule.
- Set up a new reimbursement request.
- Be sure you have the required documentation showing the new amount: health plan coverage letter showing the rate change and proof of payment.

If you set up your payments using the **paper form**:

- To submit a new form, download and complete the Retiree Premium Reimbursement Form available at [connectyourcare.com/USAApremiumform](https://connectyourcare.com/USAApremiumform). To access the form, click on the health reimbursement account tile, then the Forms section.

Follow the instructions to submit the form, and be sure you include the required documentation showing the new amount: Your health plan coverage letter showing the rate change and proof of payment. Also make sure to check the "Change Request" box on the form.

**Tip:** To receive a reimbursement faster, set up direct deposit and reimbursements will be sent directly to the bank account of your choice. In your online account, click on the drop down beside your name in the upper right-hand corner, and select "Settings and Preferences." From there, click "Bank Accounts," then click "Add Account," and complete the online form. You may also request a paper form by contacting customer care at 1-855-687-2134.



For easy access to your account, download the Optum Financial mobile app from your app store.



We're proud to bring YOU convenient options that put YOU in control of how you and YOUR family pay for health care.



[connectyourcare.com/usaa](https://connectyourcare.com/usaa)

1-855-687-2134

Health reimbursement arrangements (HRAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. and are subject to eligibility and restrictions. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

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