

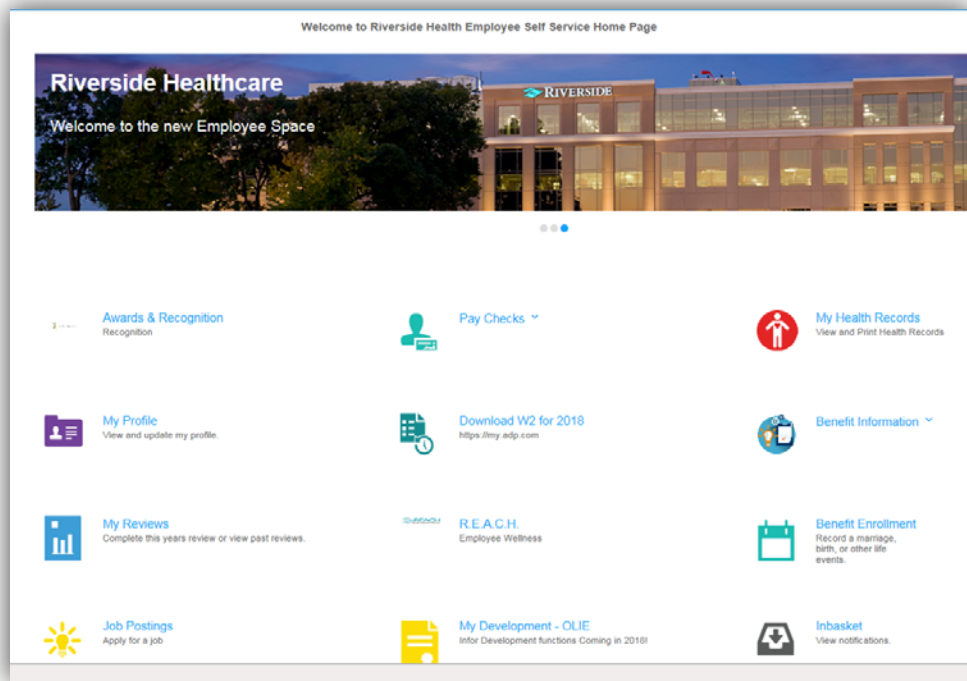


# BENEFIT FAQ'S

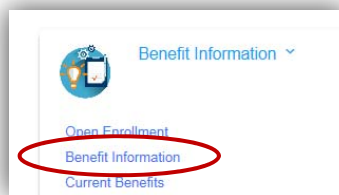
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## 1. Where can I find details about my health plan?

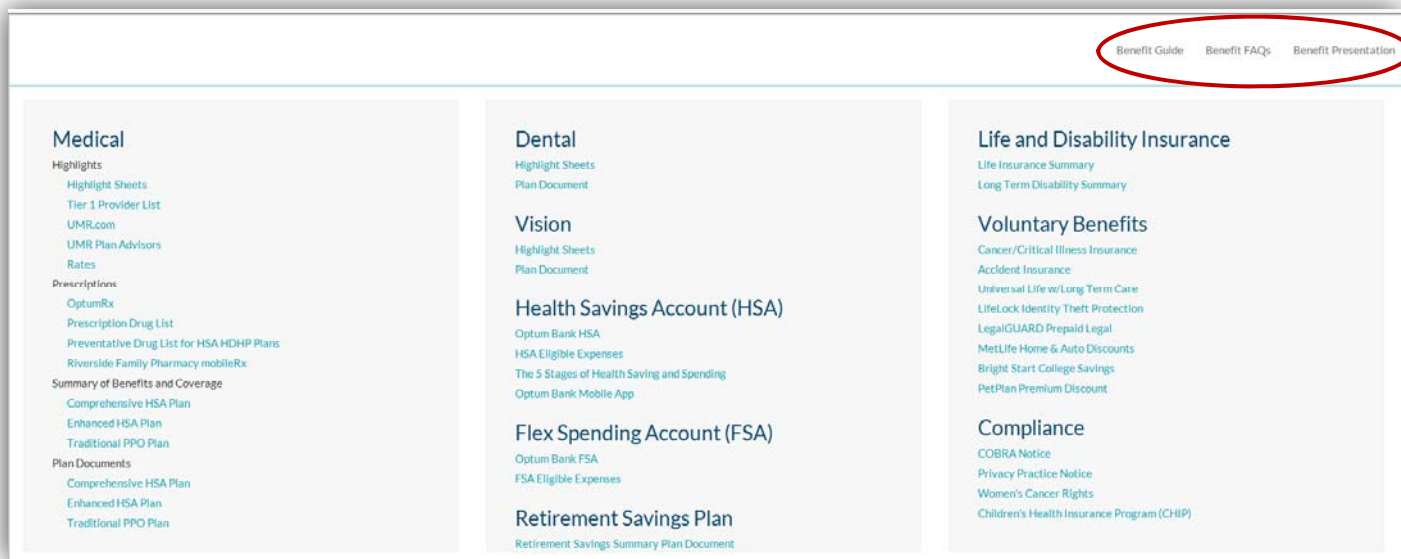
Go to InforESS (same place you go to see your paychecks).



Hover over the “Benefit Information” icon and click on **“Benefit Information”**



There you will find details about our benefits, such as the benefit presentation, benefit guide, highlight sheets, rates, plan summaries and more to help you decide what plans you want to enroll in.



## 2. I had a status change and am now eligible for benefits... How do I enroll?

Once your change of status has occurred, you will receive an email notification that your event is open.

You have 30 days to enroll in your benefits.

- Log on to InforESS as instructed in FAQ #1 and review Benefit Information.
- Once you have decided what plans you want to enroll in, click on the "Benefit Enrollment" icon.
- Then under "Continue Current Events" select "Qualifying RHC Change of Employment" and that will allow you to start your benefit enrollment.



- If you are adding dependents to your plan, you will need to supply Dependent Verification Documentation. For example, birth certificates for children, marriage certificate for spouse, or a tax return.
- You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it under Dependent Documentation by clicking on the file icon:

Your benefit effective date is the first day of the next pay period following your change of status. For example, if your change of status occurred 2/15/20 then your effective date would be 2/23/20.

PERIOD	BEGIN	END	CHECK DATE
1	12/15/2019	12/28/2019	1/3/2020
2	12/29/2019	1/11/2020	1/17/2020
3	1/12/2020	1/25/2020	1/31/2020
4	1/26/2020	2/8/2020	2/14/2020
5	2/9/2020	2/22/2020	2/28/2020
6	2/23/2020	3/7/2020	3/13/2020
7	3/8/2020	3/21/2020	3/27/2020
8	3/22/2020	4/4/2020	4/10/2020
9	4/5/2020	4/18/2020	4/24/2020
10	4/19/2020	5/2/2020	5/8/2020
11	5/3/2020	5/16/2020	5/22/2020
12	5/17/2020	5/30/2020	6/5/2020
13	5/31/2020	6/13/2020	6/19/2020
14	6/14/2020	6/27/2020	7/3/2020
15	6/28/2020	7/11/2020	7/17/2020
16	7/12/2020	7/25/2020	7/31/2020
17	7/26/2020	8/8/2020	8/14/2020
18	8/9/2020	8/22/2020	8/28/2020
19	8/23/2020	9/5/2020	9/11/2020
20	9/6/2020	9/19/2020	9/25/2020
21	9/20/2020	10/3/2020	10/9/2020
22	10/4/2020	10/17/2020	10/23/2020
23	10/18/2020	10/31/2020	11/6/2020
24	11/1/2020	11/14/2020	11/20/2020
25	11/15/2020	11/28/2020	12/4/2020
26	11/29/2020	12/12/2020	12/18/2020

### 3. How do I make changes to my benefits due to a Life Event (such as birth, marriage, loss or gain of coverage elsewhere, etc.)?

- You have 30 days from a Qualifying Event to make changes to your benefits.
- Log on to InforESS and click on the “Benefit Enrollment” icon.
- Then under “Life Events” select the appropriate event.



- Be sure to enter the appropriate Event Date. For example, Loss of Coverage or Spousal change of Employment, will be the actual date of the loss or gain of coverage as stated on documentation.
- You will need to provide documentation of the event. For Loss of coverage, your COBRA notice will have the date your previous benefits ended. Or for gain of coverage, a confirmation statement will do. You can attach those documents by scanning or taking a picture of them and saving them as a file. Then attach it by clicking on the file icon:

- Make sure to Review and Submit. Once submitted, check your confirmation statement to assure that the enrollment is correct. If not, you can make changes and re-submit.

Enrollment Confirmation For			
Event Date: May 20, 2019			
Health Plans			
Plan	Options	Pre Tax	Employer
Enhanced HSA	Employee & Spouse	73.00	464.76
Dependent	Relationship	Birthdate	
	Spouse	05/18/1964	

#### 4. What doctors/providers are on the Tier 1 provider list?

You get the best level of coverage by going to Riverside for your medical care. Going to a provider in the Riverside Medical Group (RMG) will assure that you are getting the highest level of coverage. Or you can use the online searchable tool to find all providers on the Tier 1 list.

Go to [www.UMR.com](http://www.UMR.com) and Login (or register) to find a provider.

The screenshot shows the UMR website's login and registration interface. On the left, there is a 'Login to umr.com' section with fields for 'Username' and 'Password', a 'Go' button, and links for 'I forgot my Username or Password' and 'Need help? Contact us'. On the right, there is a 'Create an account' section with a 'Register on umr.com to:' list containing 'View benefits and claims', 'Find an in-network provider', and 'Access an ID card, and more', followed by a 'Register' button.

The screenshot shows the UMR website's 'myMenu' and 'My taskbar'. The 'myMenu' on the left includes links for 'Claims', 'Benefits & coverage', 'Account balances', 'ID card', and 'Find a provider'. The 'My taskbar' on the right features three circular icons: 'Review your new claim activity', 'Check your wellness activities', and 'Opt-in to paperless'. Below these is a 'Provider network' section with a 'View providers' button.

Click on “FIND A PROVIDER”, then “View Providers” will open a new window where you can select the “Tier 1 Provider Search”:

The screenshot shows the UMR website's 'FIND A PROVIDER | Riverside Medical Center provider search' page. It includes links for 'Tier 1 Provider search' and 'Tier 2 - UnitedHealthcare Choice Plus Provider Search'. A note states: 'Please remember, all Presence and Amita facilities are excluded from coverage on the Riverside Healthcare plan. In addition, while the attached list of providers may show as in-network for the Choice Plus network, Riverside has customized their plan to pay this attached list of providers as out of network. Please use this online directory to find alternative providers to gain the highest level of coverage from your plan.' The URL at the bottom is <https://www.umar.com/tpa-ap-web/?navDeepDive=network183&viewDefaultLayout=false>.

You can search for your Tier 1 provider by name or by specialty:

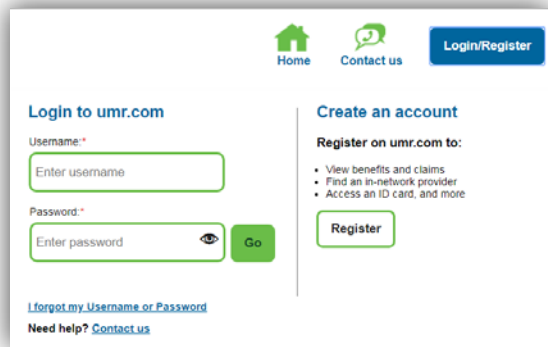
The screenshot shows the UMR website's 'Provider network' search form. It includes a 'Find an in-network provider or doctor. Search by specialty (topic or area of expertise) or provider name (includes facilities).' section. The 'Find a provider' section has three steps: 1. Search by (Provider specialty or Provider name), 2. Filter (Physician, Obstetrics & Gynecology), and 3. Location (60901, Radius in miles). A 'Find providers' button is at the bottom right.

See a full list of Tier 1 providers along with their provider profile including address and phone number to make it easier for you to make an appointment:

The screenshot shows the UMR website's 'Provider Profile' page. It lists three providers: Taylor, Roger L. MD (Obstetrics & Gynecology, 375 N Wall St Ste. P410, Kankakee, IL 60901, 1.3 miles), Ramakrishna, Renuka J MD (Obstetrics & Gynecology, 400 N Wall St Ste. 308, Kankakee, IL 60901, 1.3 miles), and Andrews, Lizy MD (Obstetrics & Gynecology, 338 Larry Power Road, Bourbonnais, IL 60914, 4.3 miles). The 'Provider Profile' section for Andrews, Lizy MD includes her phone number (815) 935-4651, gender, specialties (Obstetrics & Gynecology), languages spoken, board certification (Not Applicable), affiliations (Riverside Medical Group Women's Health), and profile last updated (05/22/2019).

## 5. How do I know how much insurance paid for my claim and how much I owe my provider?

- Log on to UMR.com and select "Claims"



Home Contact us Login/Register

**Login to umr.com**

Username:\*

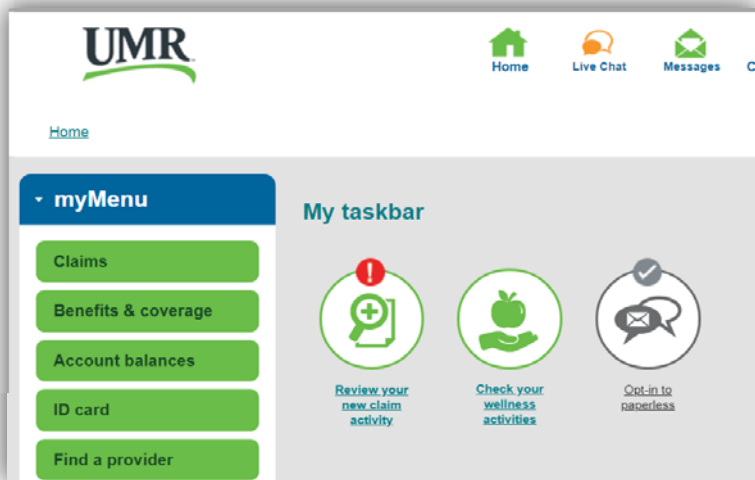
Password:\*

[I forgot my Username or Password](#)  
 Need help? [Contact us](#)

**Create an account**

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more



Home Live Chat Messages

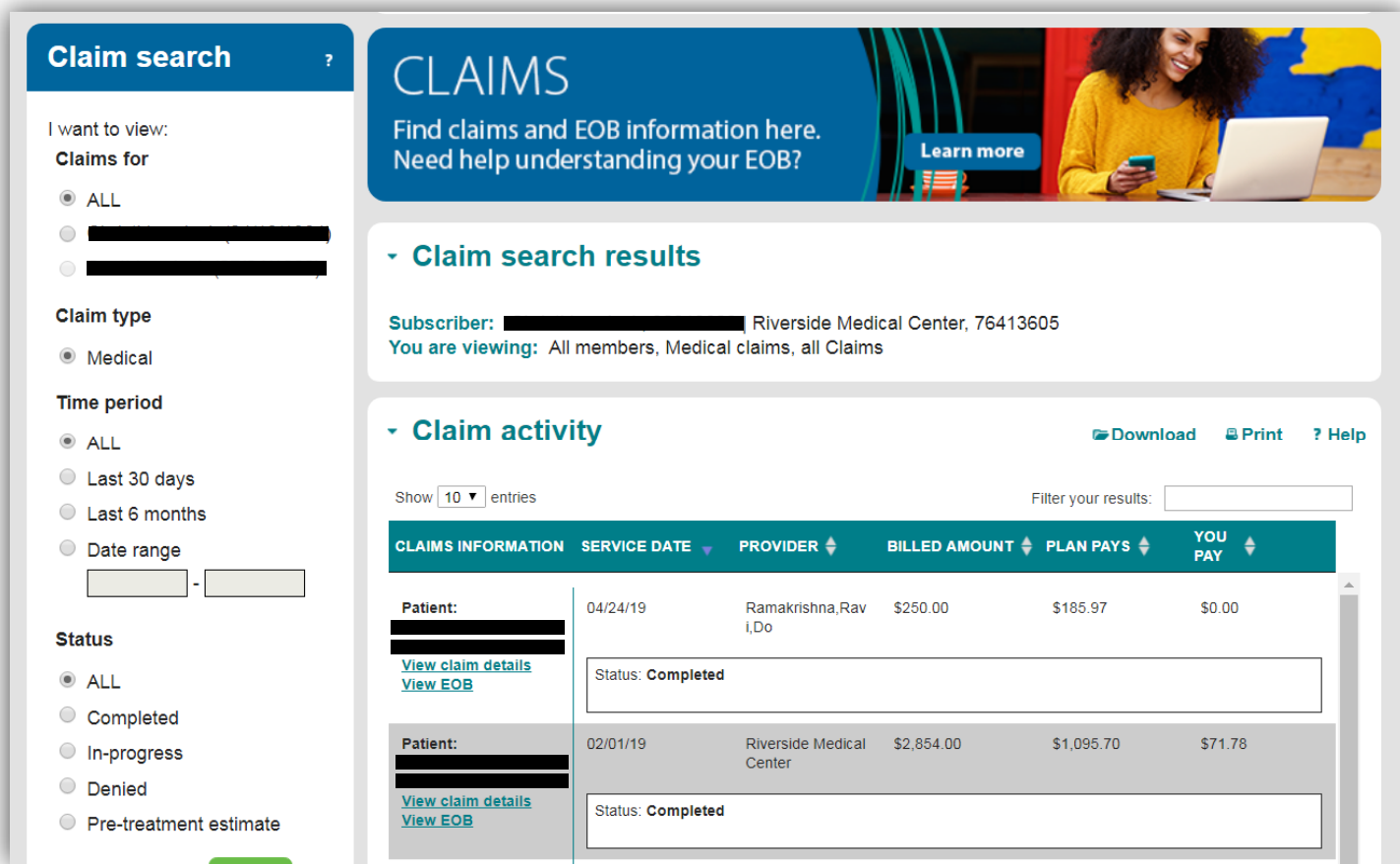
**myMenu**

- Claims
- Benefits & coverage
- Account balances
- ID card
- Find a provider

**My taskbar**

- Review your new claim activity
- Check your wellness activities
- Get-in to paperless

- By viewing your Claims Activity, you will see how much was billed, how much is paid, and how much you may owe the provider. Use your Explanation of Benefits (EOB) to compare to the bill you get from the provider.
- If you have questions about your claims, you can call UMR at the number on the back of your ID Card.



**Claim search** ?

I want to view:

**Claims for**

☒ ALL

☐ [Redacted]

☐ [Redacted]

**Claim type**

☒ Medical

**Time period**

☒ ALL

☐ Last 30 days

☐ Last 6 months

☐ Date range

-

**Status**

☒ ALL

☐ Completed

☐ In-progress

☐ Denied

☐ Pre-treatment estimate

**CLAIMS**

Find claims and EOB information here.  
 Need help understanding your EOB?

[Learn more](#)

**Claim search results**

**Subscriber:** [Redacted] Riverside Medical Center, 76413605  
**You are viewing:** All members, Medical claims, all Claims

**Claim activity** [Download](#) [Print](#) [? Help](#)

Show  entries Filter your results:

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
<b>Patient:</b> [Redacted] <a href="#">View claim details</a> <a href="#">View EOB</a>	04/24/19	Ramakrishna, Rav i,Do	\$250.00	\$185.97	\$0.00
Status: <b>Completed</b>					
<b>Patient:</b> [Redacted] <a href="#">View claim details</a> <a href="#">View EOB</a>	02/01/19	Riverside Medical Center	\$2,854.00	\$1,095.70	\$71.78
Status: <b>Completed</b>					



## 6. I don't think my claim is being paid correctly by UMR... who can I call?

- First, call UMR at the phone number on the back of your ID card to discuss the claim.
- If you still feel the claim is being processed incorrectly, call the benefit claims assistance line at ext. 5621. This extension will transfer you directly to our broker, WFI Group (their direct line is 866-256-6660).
- You can always reach out to Christi, Benefit Coordinator in HR, at ext. 4710 or [clandeck@rhc.net](mailto:clandeck@rhc.net)



## Experience health benefits with a personal touch

Let's talk about what's important to you

**Our plan advisors will take our time to help you make the right choices for you and your family.**

- We'll let you know what services are covered and connect you to resources to help you stay healthy.
- We'll help you find quality care, and even help you schedule an appointment.
- And we can tell you how much you can expect to pay, based on your benefits plan.

**Call us weekdays from 7 a.m. to 7 p.m. Central time, at 800-207-3172.**



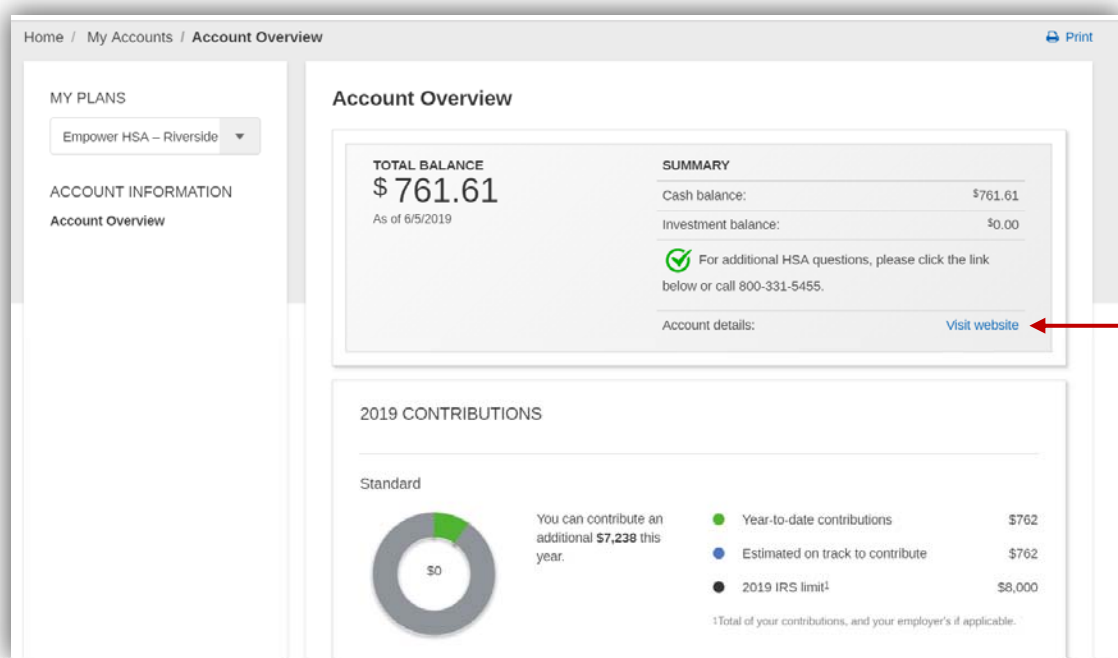




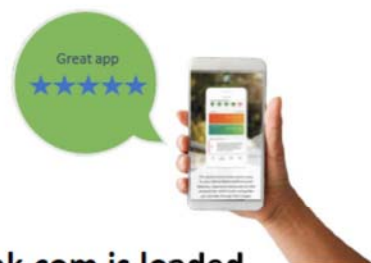
## 8. How do I use my Health Savings Account (HSA)?

Click on the links below for Optum Bank videos to help you understand how to take advantage of your HSA:

- How do I use my HSA? <https://youtu.be/25IYHCwth7U>
- What is an HSA? <https://youtu.be/Kstuc2GaOlk>
- Have your information at your fingertips by using the OptumBank Mobile app: <https://youtu.be/gvcCWt4R15c>
- To access your account online, go to [www.empowermyretirement.com](http://www.empowermyretirement.com) and log in (if it's your first time, click on "Login Help"). You will be able to see your HSA account listed along with your 403b and 401a plans. Click on the HSA Plan for an account summary. Then click on "Visit Website" for a seamless single sign-on transfer to the OptumBank site where you can set up your security questions, name your beneficiaries, and see your transactions. You can also "manage my debit cards" and request another card be mailed to you.

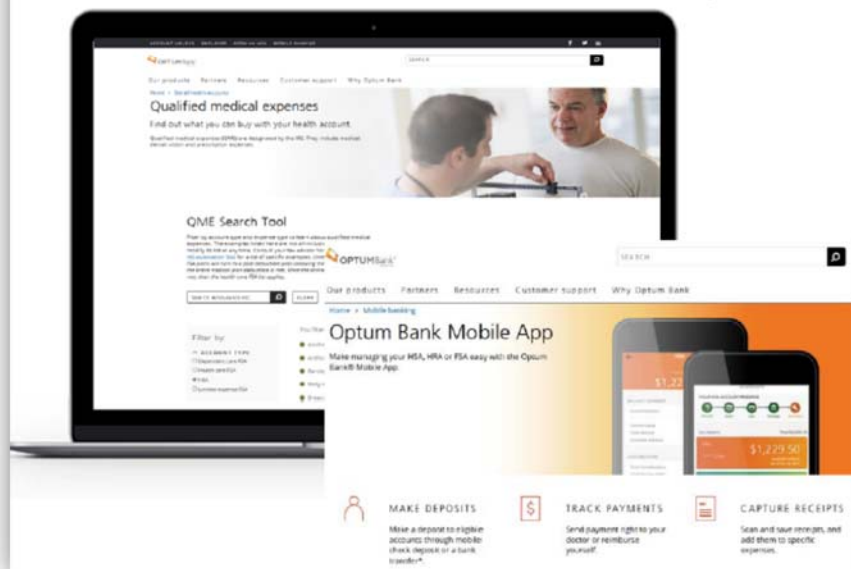


## Get connected with Optum Bank



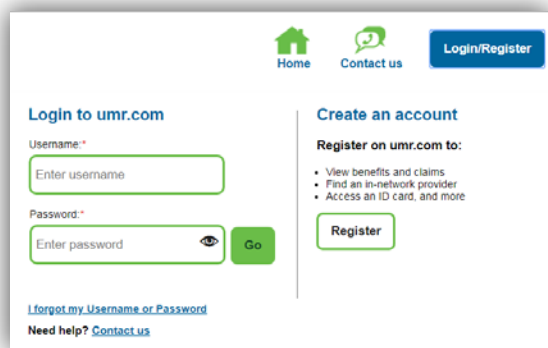
### Optumbank.com is loaded with resources:

- Optum Bank virtual assistant chat
- Qualified medical expense search
- Health Savings Checkup tool
- Education resources such as videos and webinars
- Tax center and more
- Sign in to access your account



## 9. How can I get another medical ID card?

- Log on to UMR.com and select "ID Card" and you can view, print, or order your member ID card.



Home Contact us Login/Register

**Login to umr.com**

Username:\*

Password:\*



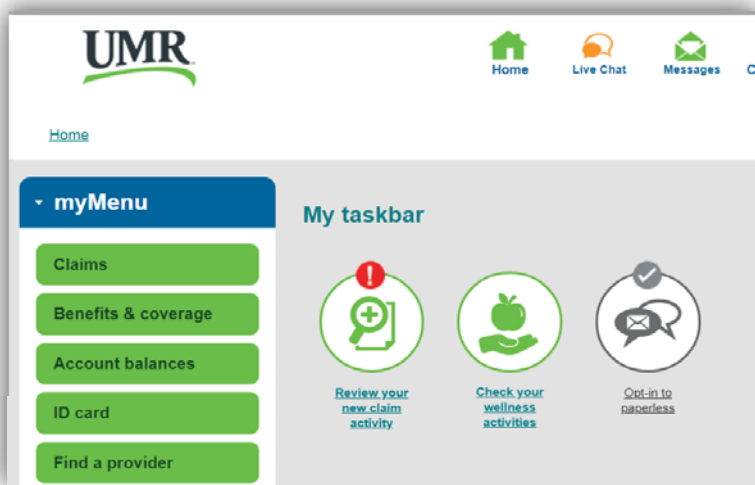
[I forgot my Username or Password](#)

Need help? [Contact us](#)

**Create an account**

Register on umr.com to:

- View benefits and claims
- Find an in-network provider
- Access an ID card, and more



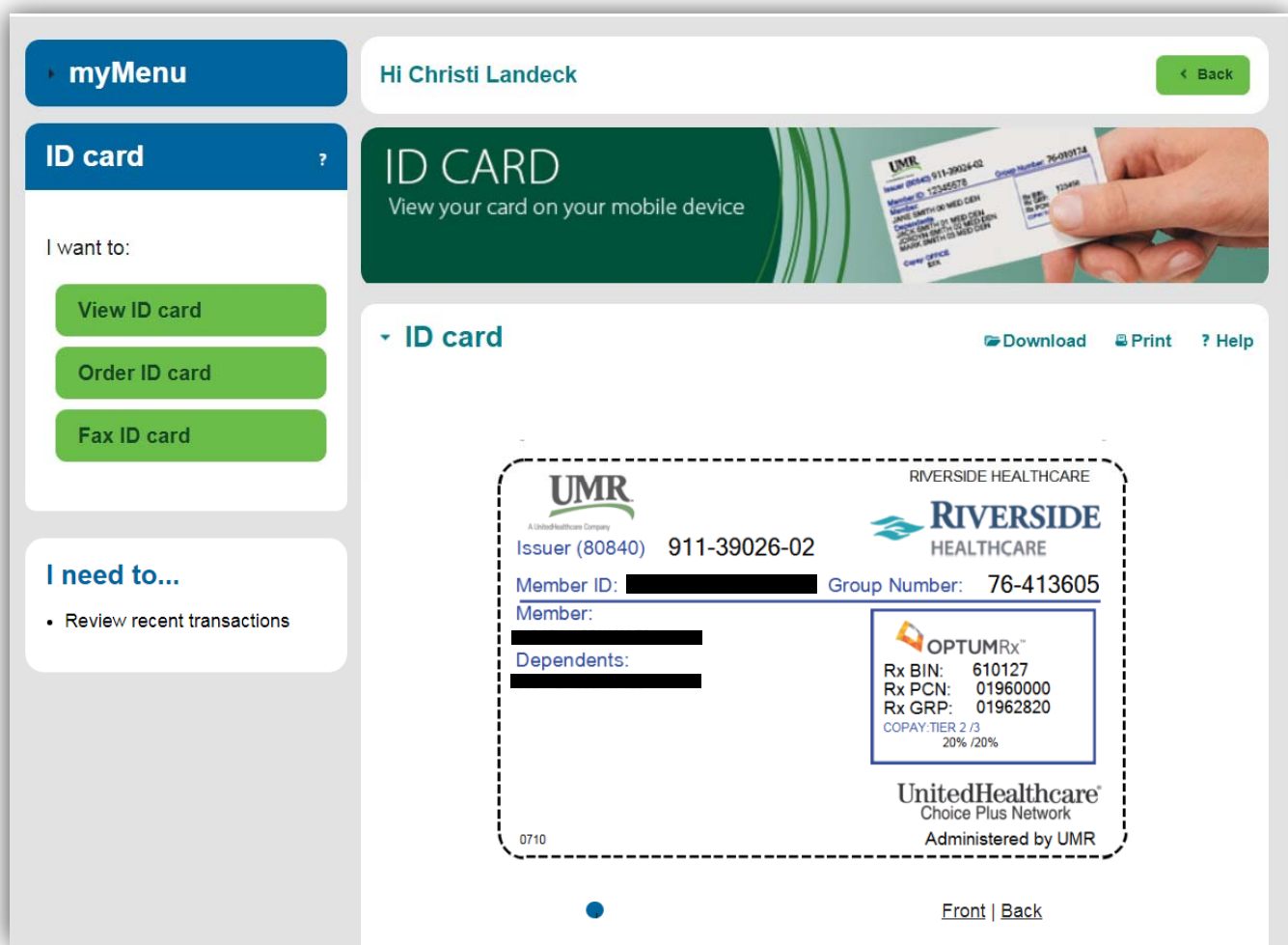
Home Live Chat Messages

**myMenu**

- Claims
- Benefits & coverage
- Account balances
- ID card
- Find a provider

**My taskbar**

- Review your new claim activity
- Check your wellness activities
- Get-in-to paperless



**myMenu**

**ID card** ?

I want to:

- View ID card
- Order ID card
- Fax ID card

**I need to...**

- Review recent transactions

Hi Christi Landeck [Back](#)

**ID CARD**

View your card on your mobile device

**ID card** [Download](#) [Print](#) [Help](#)

**UMR** A UnitedHealthcare Company

Issuer (80840) 911-39026-02

Member ID: [REDACTED] Group Number: 76-413605

Member: [REDACTED]

Dependents: [REDACTED]

**OPTUMRx™**

Rx BIN: 610127  
Rx PCN: 01960000  
Rx GRP: 01962820  
COPAY: TIER 2 / 3  
20% / 20%

**UnitedHealthcare®**  
Choice Plus Network  
Administered by UMR

0710

[Front](#) | [Back](#)

10. Where can I see my Flexible Spending Account (FSA) balance and transactions?

- Log on to OptumBank.com or use the Mobile app.

## Access your account anywhere, any time.



Log in to your account at **optumbank.com** or use our mobile app to:

- Check your balance
- View your claims
- Monitor payments
- Receive messages
- Submit receipts

### Paying for eligible expenses.

With your Optum Bank debit Mastercard®, you can pay for eligible health care expenses without submitting any paper claim forms. It's fast and convenient. Fill a prescription. Pay and be on your way.

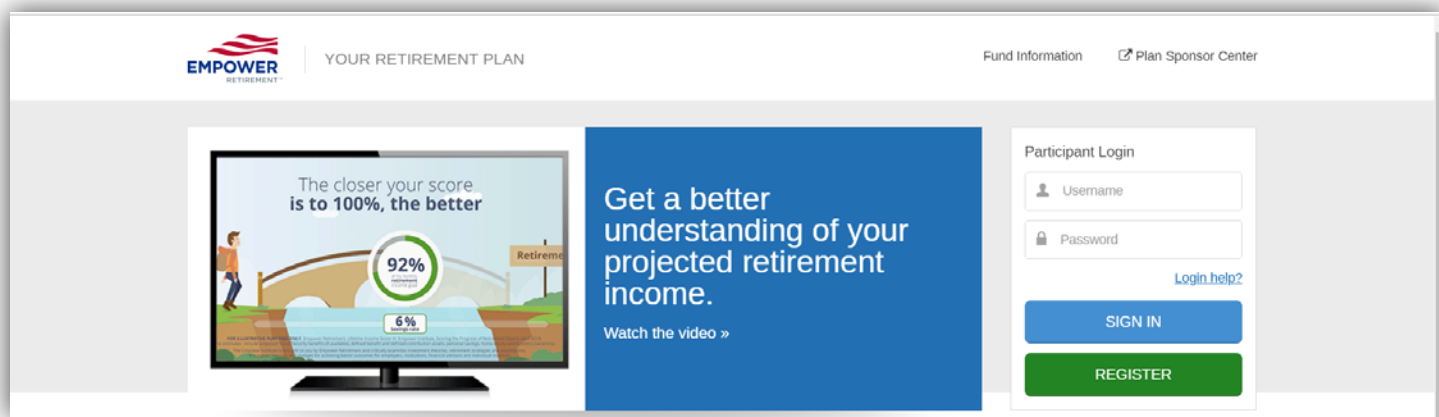
You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim request online, or on the mobile app, along with the right documents, and receive your reimbursement directly into your bank account. Sign up for direct deposit when you log in to your account at **optumbank.com**.

### Save your receipts.

Be careful how you use your FSA. There are rules. You will want to keep receipts from your doctors, dentists, clinic, pharmacy and hospital for all eligible health care expenses. All receipts should include the date and description of the service, provider's name and amount paid. That way, you have proof if you need to verify that all of your FSA expenses meet IRS requirements for eligibility.

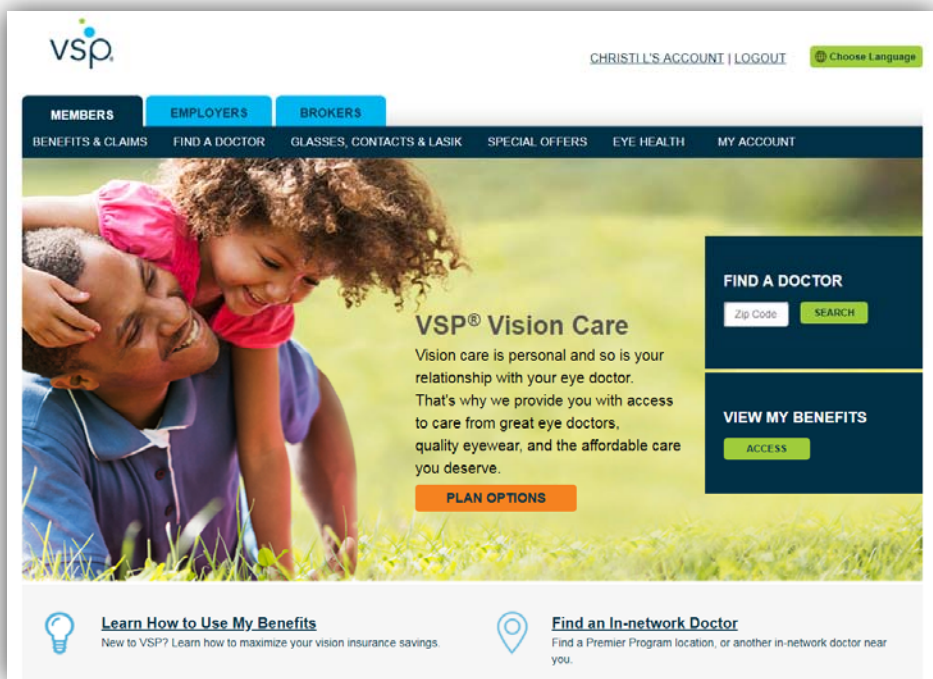
## 11. How can I change my retirement deferral amount?

- Log on to [www.EmpowerMyRetirement.com](http://www.EmpowerMyRetirement.com)
  - o If you don't know your username or password, click on Login help?
  - o If you still have trouble logging in, you can call Empower at 800-701-8255
- If you haven't logged in for a while, also check to see that your beneficiary designation is correct.
- It's always a good idea to log on to your plan occasionally and you can go paperless to review your quarterly statements online.
- We are fortunate to have a great resource in Jennifer Frahm our Retirement Education Counselor with Empower. Jennifer is on site once or twice a week to meet with employees. To schedule an appointment with her, email her at [jennifer.frahm@empower-retirement.com](mailto:jennifer.frahm@empower-retirement.com).

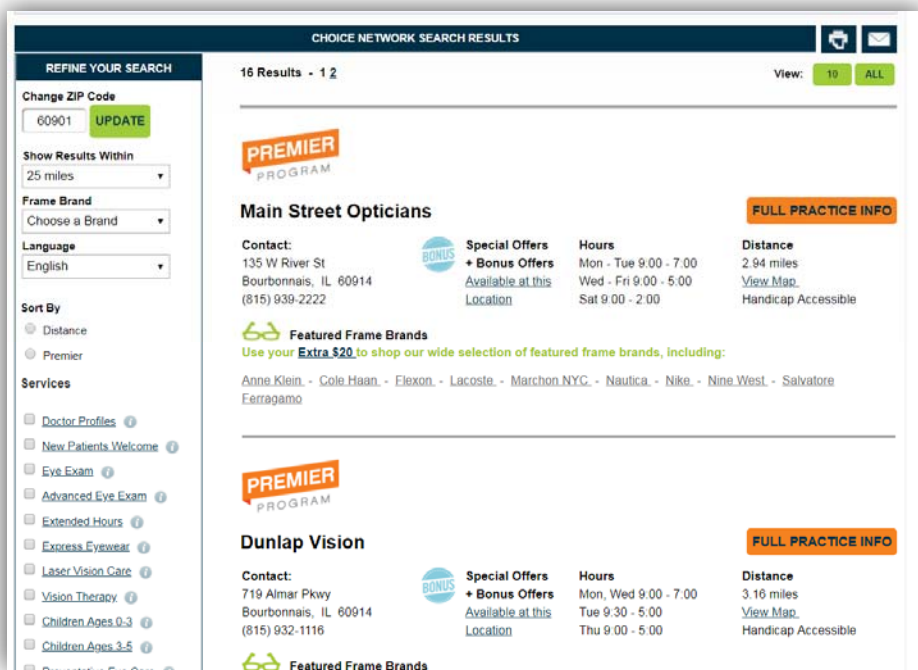


## 12. How do I use my Vision benefits?

- There is no ID card for your vision benefits... you simply call a VSP provider to make an appointment and tell them you are a VSP member and they will look you up and verify your benefits.
- Go to [www.VSP.com](http://www.VSP.com) find a provider, view your benefits, and more...



The image shows the VSP Vision Care website homepage. At the top, there's a navigation bar with links for MEMBERS, EMPLOYERS, and BROKERS. Below this is a secondary navigation bar with links for BENEFITS & CLAIMS, FIND A DOCTOR, GLASSES, CONTACTS & LASIK, SPECIAL OFFERS, EYE HEALTH, and MY ACCOUNT. The main content area features a large image of a smiling man and a young girl. To the right of the image, there's a section titled "VSP® Vision Care" with a description: "Vision care is personal and so is your relationship with your eye doctor. That's why we provide you with access to care from great eye doctors, quality eyewear, and the affordable care you deserve." Below this text are three buttons: "FIND A DOCTOR", "VIEW MY BENEFITS", and "PLAN OPTIONS". The "FIND A DOCTOR" button has a "Zip Code" input field and a "SEARCH" button. The "VIEW MY BENEFITS" button has an "ACCESS" button. At the bottom, there are two links: "Learn How to Use My Benefits" and "Find an In-network Doctor".



The image shows the VSP Choice Network Search Results page. The page title is "CHOICE NETWORK SEARCH RESULTS". On the left, there's a "REFINE YOUR SEARCH" sidebar with filters for "Change ZIP Code" (60901), "Show Results Within" (25 miles), "Frame Brand" (Choose a Brand), "Language" (English), "Sort By" (Distance, Premier), and "Services" (Doctor Profiles, New Patients Welcome, Eye Exam, Advanced Eye Exam, Extended Hours, Express Eyewear, Laser Vision Care, Vision Therapy, Children Ages 0-3, Children Ages 3-5, Preventative Eye Care). The main content area shows "16 Results - 1 2" and a "View: 10 ALL" dropdown. The first result is for "Main Street Opticians", which is a "PREMIER PROGRAM" location. It lists the contact information (135 W River St, Bourbonnais, IL 60914, (815) 939-2222), special offers (+ Bonus Offers), hours (Mon - Tue 9:00 - 7:00, Wed - Fri 9:00 - 5:00, Sat 9:00 - 2:00), distance (2.94 miles), and a link to "View Map". The second result is for "Dunlap Vision", also a "PREMIER PROGRAM" location. It lists the contact information (719 Almar Pkwy, Bourbonnais, IL 60914, (815) 932-1116), special offers (+ Bonus Offers), hours (Mon, Wed 9:00 - 7:00, Tue 9:30 - 5:00, Thu 9:00 - 5:00), distance (3.16 miles), and a link to "View Map". Both results have a "FULL PRACTICE INFO" button.



### 13. What happens with my benefits if I leave Riverside?

- COVERAGE END DATE: Coverage ends the last day of the pay period that you term. For example, if your last day is 2/10, then your last day of coverage is 2/22 (see pay schedule on page 2).
- COBRA: You will get a COBRA notice mailed to your home from Woodruff Financial (WFI) who is our COBRA administrator. You have 45 days to enroll in COBRA and your effective date is the first day following your last day of coverage on the group plan.
  - COBRA costs include the premiums you pay and the amount that Riverside pays for your plan plus 2% paid on a monthly basis. You can find that cost by looking at the RATE SHEET found under the “Benefit Information” icon on InforESS.
  - Due to the high cost of COBRA, you may want to consider some alternatives...
    - Enroll on your spouse’s plan if available.
    - Enroll on the MarketPlace by going to [www.GetCoveredIllinois.gov](http://www.GetCoveredIllinois.gov) or by contacting a trusted insurance agent.
    - See if you are eligible for Medicaid by going to [www.Abe.Illinois.gov](http://www.Abe.Illinois.gov)
    - If your new employer’s coverage starts sooner than the 45-day enrollment period, you may want to just hold on to the COBRA notice until your new plan starts and only enroll if something happens in that timeframe that would cost you more out of pocket than the premiums will cost.
- RETIREMENT PLAN: You do not have to move your money. You can keep your money in the Empower Retirement plan. You will continue to get quarterly statements and have all the same services available to you now.
- OPTUM BANK HSA (HEALTH SAVINGS ACCOUNT): Your money remains in your Optum HSA and you can continue to use your debit card to pay for medical, dental and vision expenses. You can do this until your account is exhausted. You also have the option to transfer the funds to a new HSA account if you want to.
- OPTUM BANK FSA (Flexible Spending Account (FSA))
- VOLUNTARY BENEFITS: These are portable policies and you can continue them on an individual basis. You will need to contact the company and let them know that you want to continue your benefit and ask them to set up a monthly payment plan and bill you directly.
- EARNED TIME: If you have an earned time balance, the full balance will be paid out to you on your last paycheck. That paycheck will be direct deposited as usual but because you will no longer be able to log on to InforESS to view your paystub, a paper paystub will be mailed to your home address.