

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.



The following Life Events are available for you to initiate:

- Change of Marital Status**
 - Death of Spouse
 - Divorce
- Birth or Adoption of a Child**
 - Adoption of a Child
 - Birth of a Child
- Other Events**
 - You have had a loss of coverage previously available to you
 - Your Spouse/Dependent has a qualifying change of Employment

- 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:

Add Dependent

Documentation

You are required to provide documentation of a Dependent; this will be reviewed and approved prior to completing any enrollment

Acceptable forms of documentation include marriage certificates, birth certificates, and/or prior year tax return (front page only).

Dependent Documentation:

Name

Title:

First Name: *

Middle Name:

Last Name: *

Suffix:

Professional Designation:

Preferred First Name:

Preferred Last Name:

Social Security Number

Social Security Number: * Country: US

Additional

Relationship:

Birthdate:

Adoption Date:

Placement Date:

Gender:

OK Cancel

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.

The following Life Events are available for you to initiate:

- Change of Marital Status**
 - Death of Spouse
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- Birth or Adoption of a Child**
 - Adoption of a Child
 - Birth of a Child
- Other Events**
 - You have had a loss of coverage previously available to you
 - Your Spouse/Dependent has a qualifying change of Employment



Add Life Event

It is important that you provide the actual EVENT DATE as is submitted with the documentation. If the date entered here is not the same as the documentation you provide, you will need to re-submit your enrollment.

Event Date:

OK Cancel

- 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:

Based on the date you provided you will have access to review and update your enrollments in the period defined below. You are required to provide appropriate documentation for verification of the event as indicated. Please prepare an electronic version of the document and upload; at extension 4710.

Life Event: Birth of a Child

Event Date: 5/25/2019

Enrollment Period: 5/18/2019 - 6/24/2019

Birth Certificate:

- 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 and Login (or register) to find a provider.

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

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:

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

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"

- 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.

CLAIMS INFORMATION	SERVICE DATE	PROVIDER	BILLED AMOUNT	PLAN PAYS	YOU PAY
Patient: [REDACTED] View claim details View EOB	04/24/19	Ramakrishna, Rav i, Do	\$250.00	\$185.97	\$0.00
Patient: [REDACTED] View claim details View EOB	02/01/19	Riverside Medical Center	\$2,854.00	\$1,095.70	\$71.78

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



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.**

UMR
A UnitedHealthcare Company

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No part of this document may be reproduced without permission. Always refer to the plan document for specific benefit coverage or call the toll-free member phone number on the back of the health plan ID card.

7. Where can I find help understanding my HSA eligible HDHP?

- Employees can choose from two consumer driven plans, Comprehensive and Enhanced, with varying deductibles and coinsurance. These plans combine a High Deductible Health Plan (HDHP) benefit plan with an HSA account (a savings account in your name) allowing you to set aside pre-tax funds to pay for eligible medical, dental, or vision expenses.
 - The plans cover preventive care services in network with no member cost sharing. Including Preventive Generic medications. You can see a full list of those eligible medications on InforESS under Benefit Information.

Medical	Dental	Life and Disability Insurance
HighLights HighLight Sheets Tier 1 Provider List UMR.com UMR Plan Advisors Rates Prescriptions OptumRx Prescription Drug List Preventative Drug List for HSA HDHP Plans  Riverside Family Pharmacy mobileRx Summary of Benefits and Coverage Comprehensive HSA Plan Enhanced HSA Plan Traditional PPO Plan Plan Documents Comprehensive HSA Plan Enhanced HSA Plan Traditional PPO Plan	Highlight Sheets Plan Document Vision Highlight Sheets Plan Document Health Savings Account (HSA) Optum Bank HSA HSA Eligible Expenses The 5 Stages of Health Saving and Spending Optum Bank Mobile App Flex Spending Account (FSA) Optum Bank FSA FSA Eligible Expenses Retirement Savings Plan Retirement Savings Summary Plan Document	Benefit Guide Benefit Presentation Life Insurance Summary Long Term Disability Summary Voluntary Benefits Cancer/Critical Illness Insurance Accident Insurance Universal Life/Whole Life Insurance LifeLock Identity Theft Protection LegalGUARD Prepaid Legal MetLife Home & Auto Discount Bright Start College Savings PetPlan Premium Discount Compliance COBRA Notice Privacy Practice Notice Women's Cancer Rights Children's Health Insurance Program (CHIP)

- Services outside of preventive care, including office visits and prescriptions, apply to your deductible and coinsurance. When considering this, keep in mind that there is substantial premium cost savings over the PPO plan that has copays, but which also has higher family deductible and max out of pocket costs.
 - When accessing services, use your UMR Member ID card to access the full value of the provider contracted rate. Then use the funds in your HSA to pay for the expenses applied to deductible or coinsurance.
 - To help you pay for those out of pocket expenses, Riverside annually deposits \$750 into the HSA accounts of each employee enrolling in the Enhanced HSA plan and \$1000 for the Comprehensive HSA plan.

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 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.

Home / My Accounts / Account Overview

Print

MY PLANS

Empower HSA – Riverside

ACCOUNT INFORMATION

Account Overview

Account Overview

TOTAL BALANCE
\$ 761.61

As of 6/5/2019

SUMMARY

Cash balance: \$761.61
Investment balance: \$0.00

For additional HSA questions, please click the link below or call 800-331-5455.

Account details: Visit website →

2019 CONTRIBUTIONS

Standard

You can contribute an additional \$7,238 this year.

	Year-to-date contributions	\$762
Estimated on track to contribute	\$762	
2019 IRS limit ¹	\$8,000	

¹Total of your contributions, and your employer's if applicable.

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

MAKE DEPOSITS

TRACK PAYMENTS

CAPTURE RECEIPTS

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.

myMenu

Hi Christi Landeck

Back

ID card

View your card on your mobile device

Download Print Help

UMR A UnitedHealthcare Company
Issuer (80840) 911-39026-02
Member ID: [REDACTED] Group Number: 76-413605
Member: [REDACTED]
Dependents: [REDACTED]

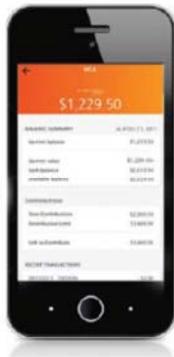
RIVERSIDE HEALTHCARE
OPTUMRx
Rx BIN: 610127
Rx PCN: 01960000
Rx GRP: 01962820
COPAY: TIER 2/3
20% /20%

UnitedHealthcare
Choice Plus Network
Administered by UMR

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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.

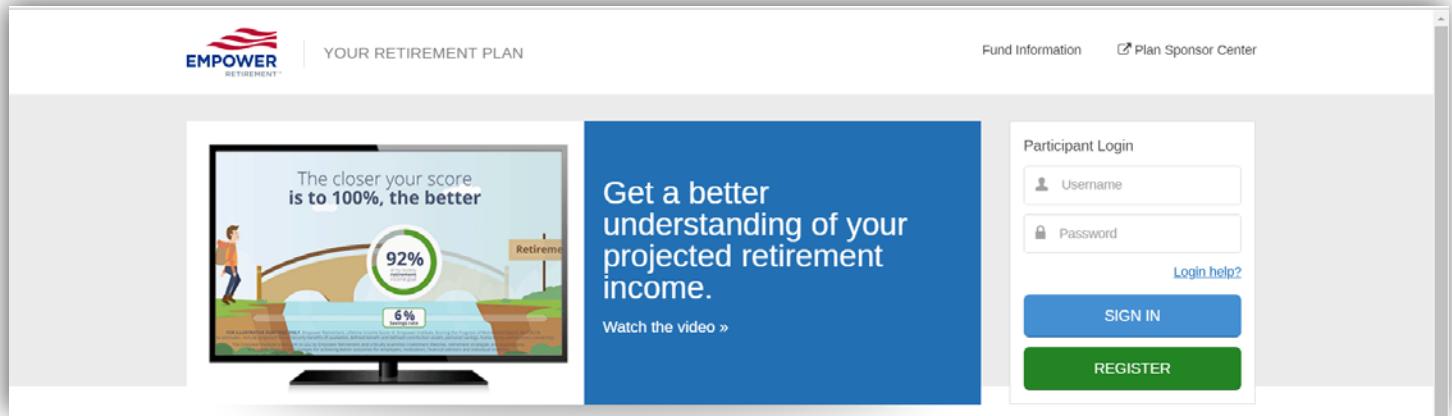
You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim request online, or on the mobile app, along with the right documents, and receive your reimbursement directly into your bank account. Sign up for direct deposit when you log in to your account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



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 find a provider, view your benefits, and more...

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 or by contacting a trusted insurance agent.
 - See if you are eligible for Medicaid by going to 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.