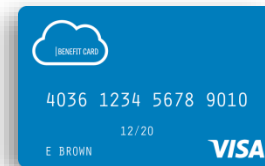


HEALTH ECONOMICS GROUP, INC.

Engineering Economical Benefit Solutions Since 1978

Welcome to your Retiree Health Reimbursement Plan

Your Retiree HRA comes with a Wex Health Payments Card that makes it easy and convenient to take advantage of your benefits. Your card will come in an envelope like the one below.



Please watch for it in your mail so that you can activate your Card and begin using it for your health insurance premium payments and other HRA eligible out-of-pocket **expenses incurred on or after your effective date of coverage.**

You will receive a Wex Health Payment Card linked to your HRA that works like a credit card for medical costs. Your Wex Health Payment Card can be used to pay your monthly health insurance premiums. If your monthly health insurance premiums are less than the funded amount, you can use the excess funds for other IRS allowed expenses for health reimbursement accounts.

Using your Wex Health Payment Card

Use the Card like you would any credit card when you receive a billing statement or invoice or for an out-of-pocket eligible medical expense. The provider will be paid directly and the amount will be deducted from your HRA balance. Here's how it works:

- The amount you have available in your HRA is the balance on the Card. You may use the Card up to this amount, but not over. Be sure you reserve funds on your Card to pay for your health insurance premiums for the entire year.
- When you receive your medical insurance invoice from your carrier, simply write the Card number and expiration date on the payment slip to have the payment come directly out of your HRA balance. You can also check with your carrier to have the monthly payments automatically paid directly from your Card.
- For eligible out-of-pocket expenses, you can swipe the Card at the provider location and choose the credit option. Funds are withdrawn from your HRA and paid to the provider.
- If your purchase exceeds the account balance, you'll need to pay the difference using another form of payment. You may check your available balance at <https://HEGConsumer.LH1ondemand.com/login>
- The Card will not work at ATMs or for other non-medical related charges.
- To keep in compliance with the IRS, we may mail you a letter requesting documentation (e.g., copies of receipts). In order to avoid deactivation of your Card it is important that you submit the documentation within the given time frame with a copy of the request.
- If needed, you may submit a manual claim for reimbursement either by fax (585-241-9518) or by mail to the address on the HRA claim form. All payments for manual claims will be processed bi-weekly and paid to you by direct deposit into your checking or savings account. Be sure to complete the direct deposit authorization form.

A list of Wex Health Payment Card Frequently Asked Questions

is available online at www.heginc.com