

Name
Street Address
City, MI Zip

RE: Your New MERS Health Care Savings Program Account

Dear Name,

On behalf of MERS, we welcome you to the Health Care Savings Program (HCSP). Beginning January 1, 2022, you will be able to use your HCSP account for eligible medical reimbursements for yourself, a spouse and any legal dependents to pay for insurance premiums, Medicare Part B, co-pays, prescription drugs and much more. In the meantime, you can prepare to use your HCSP account by completing the following action items:

1. Create your myMERS account

Your myMERS account provides 24/7 access to your HCSP account information and gives you the ability to submit claims, update your contact information, make investment changes, name plan beneficiaries, and much more.

To create your myMERS account:

1. Visit **www.mersofmich.com**. Click on "Create myMERS account" under the green "Log In" button.
2. Provide the information requested. ***(Important note: Enter your Hire Month and Year as "01/1950". Failure to do so will prohibit you from creating your myMERS account.)***
3. For your security, you will be prompted to verify your identity through two-factor authentication upon login. You will receive a text message, email, or voice call from our recordkeeper, Alerus, with your verification code.

2. Name your account beneficiaries

Naming a beneficiary is one of the most important things you can do to protect your account if you still have funds available once you, your spouse and any legal dependents pass away.

When naming your beneficiaries, choose someone other than your spouse or legal dependents. They are already eligible to use the benefit before any named beneficiaries. Beneficiaries can be changed at any time online via your myMERS account or by completing and uploading or mailing an **HCSP Beneficiary Change Form** (*enclosed*).

3. Review your investment options and make changes (*if you choose*)

The first \$1,000 of your HCSP balance will be deposited into an interest-bearing money market account. Any funds above \$1,000 will be defaulted into the age-appropriate **Retirement Strategies** target date fund. This means assets will be invested into a fully diversified fund that most closely aligns with the year you turn(ed) age 65. If you turned 65 before 2010 you will be placed into the **Retirement Income** Fund.

You can change your investments at any time through your myMERS account or by completing and submitting a **Health Care Savings Program Investment Change Form** (*enclosed*).

(OVER)

We offer four different ways to use your account:

1. Health Benefits Debit Card

By January 1, 2022, you will receive two Health Benefits debit cards per HCSP account in the mail. **Be sure to open all mail. For your privacy and protection, your debit cards will be sent in an unmarked envelope.** When you use your Health Benefits debit card for qualified medical expense purchases, payments will be made directly from your HCSP account. This option is great when paying for prescriptions at a pharmacy or co-payments that aren't adjusted after the point of sale.

Please note: *Per Internal Revenue Service regulations, most debit card transactions will require you to submit documentation verifying that your purchase was an eligible expense. The documentation needs to include the following information:*

- Provider Name
- Service(s) Received or Item(s) Purchased
- Date of Service
- Amount of Expense Incurred

2. myMERS Online Account

You can request reimbursements and upload receipts through the **Claims Management portal** in your myMERS account. You can also directly pay your provider when you receive an itemized invoice or explanation of benefits (EOB). We strongly recommend that you use this option when paying insurance premiums, doctors, dentists and optometrists. Many providers are willing to bill your insurance company first to ensure you are only paying the actual amount owed.

3. Mobile App

You can request reimbursements and direct payments to a provider through the **Alerus Health Benefits app**. The app is the simplest way to submit receipts that are required under IRS regulations.

4. Paper Form

We also offer the option to request reimbursements through the mail by submitting a **Health Care Savings Program Reimbursement Claim Form** (*enclosed*). We suggest making copies of this form to ensure you have forms available for future claims if you choose to use this method.

More information on the reimbursement options, visit our website at www.mersofmich.com/hcsp or the Forms/Resources section of the Wayne County microsite at www.mersofmich.com/WayneCounty.

Please note this important change if you are currently part of the County's Amwins Group Plan with Transamerica and/or Express Scripts. Historically, Amwins sent your premium due to TASC. TASC paid Amwins out of your account directly and Amwins billed you for the balance. Moving forward, the process will change slightly as outlined below:

1. Amwins will bill you for the entire premium.
2. You will pay Amwins the full premium by check or ACH from your own bank account.
3. Amwins will send MERS a report each month with the premium amount billed.
4. Alerus will automatically send you a check or direct deposit for the lesser of the amount of the premium paid or the amount of funds in your HCSP account.
 - If you are on the Amwins group plan, you will not have to submit a claim form for your insurance premium. You'll be reimbursed automatically.
 - Use the Claim Reimbursement Form for expenses other than Amwins premiums.
 - For faster reimbursements, set up direct deposit through your myMERS account or by completing and returning the enclosed **Direct Deposit Form**.

For questions regarding your Transamerica medical and/or Express Scripts prescription drug coverage, please contact Amwins at 877.847.9906.

All retirees who are not on the Amwins group plan should submit for reimbursement using the four options outlined above: Health Benefits debit card, myMERS account, mobile app, or paper form. Recurring contributions and/or pay to provider for insurance or Medicare Part B premiums can be set up via your myMERS account and will save you the time and effort because you will only need to provide proof of the expense annually rather than monthly.

For more information, we offer a number of resources:

- A special website is available for Wayne County retirees providing a one-stop-shop for information about your plan, action items, resources, forms, and more. You can access it by going to **www.mersofmich.com/WayneCounty**.
- For a list of medical expenses eligible for reimbursement, see the enclosed ***Using Your HCSP Account for Retiree Health Care Expenses*** booklet or visit **www.mersofmich.com/hcsp**.
- If you have questions related to a **specific claim or reimbursement, direct deposit, or pay to provider**, please contact Alerus at **866.808.7823, option 3**.
- If you have questions regarding setting up your myMERS account, adding beneficiaries, or changing investments, please contact MERS at **800.767.6377**.

Additionally, you may attend one of the following sessions to learn more about your new HCSP account:

Tuesday, December 14, 2021 1:00 p.m. EST UAW Local 182 35603 Plymouth Rd Livonia, MI 48150	Tuesday, January 11, 2022 1:00 p.m. EST UAW Local 182 35603 Plymouth Rd Livonia, MI 48150
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Sincerely,

Municipal Employees' Retirement System of Michigan

HIPAA Privacy Policy

The MERS Health Care Savings Program (HCSP) is committed to protecting the privacy of our members' personal health information. Part of that commitment is complying with the Privacy Rule of the Health Insurance Portability and Accountability Act of 1996 (HIPAA), which requires us to take additional measures to protect personal information and to inform our members about those measures. The Notice of Privacy Practices describes how MERS may use and disclose a member's personal health information and how a participant can get access to this information. The notice in its entirety can be found at mersofmich.com/hipaa. You may also request a copy by contacting the MERS Service Center at 800.767.6377.