

Frequently Asked Questions (FAQ)

The San Diego County Public Safety Retiree Medical Trust (RMT) was established to provide participants with a health reimbursement arrangement (HRA) to help cover retiree medical expenses.

“My retiree medical premium is nearly \$1,800 per month for my family of four! Fortunately, the Sheriff’s Management group foresaw this liability for retirees and voted to contribute unused vacation and make larger biweekly contributions to the plan. This helps you save taxes while greatly increasing your RMT monthly payout.”

“My current benefit is about \$700 per month, which covers just over one-third of my retirement healthcare premium. Proper planning and time can greatly reduce or eliminate concerns about using retirement income to cover this inevitable expense! Plus, the plan is easy to use and access.”

*Dave Schaller, Sheriff’s
Department Retiree
March 2023*

What are some of the key benefits?

Participants get to enjoy several key benefits.

- Best possible tax advantage
- Full account balance available for medical care expense claims—*no monthly claim amount limits*
- No annual “use-or-lose” or carryover limits
- Participant-directed investment fund lineup

How much of my HRA is exempt from tax?

Contributions, investment earnings (if any), and medical claim reimbursements (withdrawals) are tax free. This is sometimes referred to as “triple tax savings.” Tax savings includes state and federal income taxes and FICA taxes (Social Security and Medicare, if applicable).

What are examples of covered expenses?

Several common medical care expense examples are listed below. There are hundreds more.

- Copays
- Deductibles
- Coinsurance
- Dental (crowns, bridges, exams, etc.)
- Vision (glasses, exams, etc.)
- Prescriptions
- Insulin
- Diagnostic supplies
- Radiology (x-ray, ultrasound, etc.)
- Premiums (health, dental, etc.)
- Medically-necessary care
- Emergency care

When do I become eligible for benefits?

You’ll become eligible for benefits after meeting the **Regular Beneficiary** or **Limited Beneficiary** qualifications.

What are the beneficiary qualifications?

Regular Beneficiaries are those who have:

1. Separated from employment with any RMT participating employer;
2. Reached age 50;
3. Completed at least five years of active service; and
4. Received RMT contributions during all years of active service.

Limited Beneficiaries are those who have:

1. Received RMT contributions; and
2. Separated from County employment with a positive HRA account balance.

How much benefit will I receive?

Regular Beneficiaries are eligible for a lifetime monthly benefit. The amount depends on the number of years RMT contributions were made on his or her behalf.

Limited Beneficiaries are eligible for a lump-sum deposit.

If you need to confirm your beneficiary qualification or benefit amount, contact the HealthInvest HRA Customer Care Center at 1-844-342-5505.

What happens to unused funds in my HRA if I pass away?

Your HRA can transfer to your surviving spouse, children, or domestic partner. Reimbursements for your surviving spouse and dependents will remain tax-free. Survivor benefits vary depending upon your status as a **Regular** or **Limited Beneficiary**.

How do I submit claims?

When you're ready to file a claim, login at HealthInvestHRA.com or from the HealthInvest HRA mobile app, HRAgo®, and click **Claims**.

If you prefer, paper Claim Forms are available upon request from the HealthInvest HRA Customer Care Center at 1-888-342-5505.

What supporting documentation for claims is required?

IRS rules require all of the following information for most claims:

1. **Patient name** (you, your spouse, or dependent);
2. **Date** you received the medical care or purchased a qualified healthcare item;
3. **Service provider name** (doctor, pharmacy, clinic, or hospital);
4. **Description** of the service or item; and
5. **Amount** you paid or owe out of pocket.

Usually the **Explanation of Benefits** from your insurance company works best and has everything we need. If you don't have one of those, ask your service provider for an itemized invoice. They should be familiar with what we need.

MORE INFO?

HealthInvestHRA.com

QUESTIONS?

1-844-342-5505



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