

O.C.A. Benefit Services

Your Prescription to a Healthier Bottom Line



O.C.A. Calendar Year Re-enrollment Notice:

Dear Friends,

As 2017 approaches, we begin to review our current benefit offerings, analyze costs, make decisions pertaining to renewal, and prepare for "Open Enrollment." That said, it is important to keep in mind the impact these decisions have on the services O.C.A. Benefit Services provides and what communication is required to ensure a smooth transition for you and your employees into the 2017 plan year. Below is information that will be sent to our mutual clients in the upcoming days. Should you have any questions, please don't hesitate to reach out to your account teams for further information.

Health Reimbursement Arrangements (HRA):

Employees are automatically re-enrolled by O.C.A. However, it is important to remember that you **MUST** notify O.C.A. of employees that:

- change their "Tier of Coverage" (i.e. Family to Single, or Parent/Child to Family, etc.);
- are enrolling for the first time with the company-sponsored medical plan; or
- decide to terminate their coverage (or covered dependent) with the company-sponsored medical plan.

Employers need to remember the importance of notifying O.C.A. of the following:

- If the company-sponsored medical plan (i.e. Horizon DA or Aetna HMO) is renewing as is, or if there was a change in carrier.
- If there are any changes in the structure of qualifying expenses that the HRA covers and/or any changes to the reimbursements and/or their annual limits.
- if your coverage includes mySource Debit Cards, notify your employees **NOT to throw them away**. The benefits will reset on the card automatically upon renewal.



Communication Deadlines/Fees:

It is important to remember that the HRA should run in conjunction with the associated medical plan as it pertains to the reset of the deductible NOT the renewal of the plan itself - which in many cases is not the same date. Meaning, if the medical plan runs the deductible from January 1st through December 31st each year - you would be considered a "calendar" year and the HRA would run the same date span. Those medical plans that run the deductible from, let's say, August 1st through July 31st each year would be considered a "plan" year and the HRA would run this date span.

In order to facilitate changes to the HRA, O.C.A. would need to be notified of these changes no later than 15 days prior to the HRA renewal date (i.e. January 1st or August 1st, if based on the examples above and NOT the renewal of your medical plan).

Changes communicated by 12/15/16:

If O.C.A. receives notification of proposed changes to the HRA for "calendar year" plans no later than 12/15/16, there is no fee assessed. This allows O.C.A. to make the necessary system changes, update the Plan Documents and Summary Plan Descriptions as part of renewal.

Changes communicated AFTER 12/15/16:

If O.C.A. receives notification of proposed changes to the HRA for "calendar year" plans AFTER 12/15/16, you will be assessed a \$100 amendment fee.

Changes communicated ON or AFTER 01/01/17:

If O.C.A. receives notification of proposed changes to the HRA for "calendar year" plans ON or AFTER 01/01/16, you will be assessed the \$100 amendment fee, as well as \$60 per hour for the additional time it takes O.C.A. to undo the work that would have already been done in order to facilitate the changes.

Prevent being assessed additional fees:

To avoid being assessed any additional fees, O.C.A. suggests that if you are considering changes, but unable able to communicate what those changes will be by 12/15/16, to notify us of this in writing. This will put a hold on the process of re-enrolling your employees with the current HRA benefit until we receive further notice.

Termination of Services:

If you find that your organization will no longer be offering the HRA to its' employees, O.C.A. must receive written notice on company letterhead stating the date of termination. To avoid being responsible for the 2017 annual fee, this notification MUST be received no later than 12/15/16 for "calendar year" plans. O.C.A. does not pro-rate our fees, thus, the annual fee would be assessed in full and applicable to any termination notice received after 12/15/16.

Should you have any questions, need additional information or assistance, please contact your account manager.

Manager	Team	Ext.	Email
Kristin Triano	Team Resolution-Manager, Claims/Customer Service (Groups #-M)	138	ktriano@oca125.com

Josie Mannino	Team Synergy-Manager, Claims/Customer Service (Groups N-Z)	132	jmannino@oca125.com
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Thank you again for your patronage. We look forward to a new year with you.

Sincerely,

The Staff at O.C.A.

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