

## How your RRA works

- Your RRA can be used to reimburse eligible medical expenses that you pay for out-of-pocket. Examples are below.
- Your RRA is funded by The J. Paul Getty Trust. You cannot add your own money to the RRA and it is not a form of health insurance.
- Any RRA reimbursements for eligible medical expenses will not be taxed.
- The amount contributed to your RRA on an annual basis by The J. Paul Getty Trust has been previously communicated to you.

## What are “eligible” medical expenses?

Eligible expenses include (but are not limited to):

- **Plan premiums**
  - Medicare Part B
  - Medicare Advantage
  - Medicare Part D prescription drug
  - Medicare Supplement insurance plans
  - Dental
  - Vision
  - Long Term Care
- **Out-of-pocket expenses:**
  - Medical, dental and vision deductibles and/or co-pays
  - Prescription drug costs
  - Approved over-the-counter medical items (medical necessity letter from a doctor required)
  - Dental and vision costs

## How can I receive reimbursements from my RRA?

*First, you need to pay for your eligible expenses. Then, you will need to submit a claim for reimbursement.*

### How do I submit a claim?

*Claims can be submitted in 3 different ways:*

- **U.S. Mail** – Use the “Retiree Claim For Reimbursement Claim Form” included in the Welcome Kit you received at the beginning of the year. Additional claim forms can be obtained on [www.uhcretireeaccounts.com](http://www.uhcretireeaccounts.com) or by calling Customer Service. Complete the form and follow the directions. The address is on the form.
- **Fax** – Use the “Retiree Claim For Reimbursement Claim Form” included in the Welcome Kit you received at the beginning of the year. Additional claim forms can be obtained on [www.uhcretireeaccounts.com](http://www.uhcretireeaccounts.com) or by calling Customer Service. Complete the form and follow the directions. The fax number is on the form.
- **Online** – Log in to [www.uhcretireeaccounts.com](http://www.uhcretireeaccounts.com) and click “File a Claim.” Complete the online form and click “Submit”.

### **What do I need to submit with my claim?**

- *Submitting a claim by U.S. Mail or fax:*
  - *Complete the Claim Form*
  - *Include itemized receipts and/or documents*
- *Submitting a claim online ([www.uhretireeaccounts.com](http://www.uhretireeaccounts.com)):*
  - *Type “claim information” on the website*
  - *Scan or photograph itemized receipts and/or documents*
  - *Upload those receipts and/or documents*

**PLEASE NOTE:** *While these steps may seem complicated and cumbersome, UnitedHealthcare is bound by IRS regulations to require proof of expense to be submitted with the claim for a reimbursement to be made to you.*

### **How do I submit a recurring claim?**

*When you have a claim for the same dollar amount each month (i.e., your monthly medical or prescription drug plan premium), you have the option to set up a **recurring reimbursement**. Here is how to set up a recurring reimbursement:*

- *Complete a “Recurring Expense Reimbursement Request Claim Form.”*
- *Submit the Recurring Claim form with proof of the expense (e.g., copy of your premium statement and payment). Going forward, you no longer have to submit a claim each month.*

*UHC will process the claim automatically and reimburse you according to your reimbursement directions. The Recurring Claim arrangement must be renewed at the beginning of each calendar year, so you will need to follow this process **each January**.*

### **Whether you submit periodic or recurring claims, there are two options available to receive reimbursements from your RRA account:**

- *Direct Deposit into the bank account of your choosing. Simply complete the “Direct Deposit Authorization Form” in your RRA Welcome Kit or on the RRA website at [www.uhretireeaccounts.com](http://www.uhretireeaccounts.com)*  
*or*
- *Check reimbursement via the U.S. Mail to your home address.*  
**Note:** *This is the default method to receive reimbursements if a Direct Deposit Authorization Form is not received.*