



## SAVE MONEY & MAXIMIZE YOUR BENEFITS with the Health Reimbursement Plan (HRP)!

Do you have other group health insurance (or Medicare Parts A, B, & D) or can you enroll in other group health insurance (such as through a spouse's employer)(or Medicare Parts A, B, & D)?

If you answered yes, you may be able to have medical and prescription drug deductibles, co-insurance, and co-pays reimbursed to you at 100% with no annual dollar limit.

Not only can you be reimbursed on claims for *you*, but at no additional cost you can add your dependent spouse and/or child(ren) who are covered under other group health insurance to your HRP coverage as well.

*Now, the details:*

- Employees *already enrolled* in other employer-sponsored group medical coverage may *only* be enrolled in the HRP when covered through the HOPE Trust.
- If you involuntarily lose the other group coverage while enrolled in the HRP, you may immediately switch back to a HOPE Trust major medical plan as long as you make the request within 30 days of losing the other coverage.
- An employee who changes to the HRP may enroll his or her otherwise eligible dependent spouse and/or children in the HRP effective upon such change as long as enrollment of such dependents is requested no later than 30 days after the effective date of your HRP coverage.
- The HRP reimburses expenses classified by your other group health insurance as deductibles, co-insurance, and co-pays incurred under that other plan's in-network medical providers and pharmacies. (*Non-covered or out-of-network expenses, dental and vision plan expenses, etc. are not reimbursable by the HRP.*)
- Reimbursement requires submission to the HOPE Trust claims administrator a completed HRP Claim Form along with copies of Explanations of Benefits (EOBs) associated with claims processed by your other group health insurance and/or detailed receipts from your pharmacy.
- All HRP reimbursement requests must be filed with the HOPE Trust claims administrator no later than 365 days following the end of the calendar year in which the claim was incurred.
- The HRP is not considered a Medigap policy (Medicare Supplement Health Insurance) and thus will not serve as creditable coverage in the event you later wish to enroll in a Medigap policy immediately after being covered by the HRP.

**GET STARTED TODAY**  
**Ask your employer about enrolling in the HRP!**