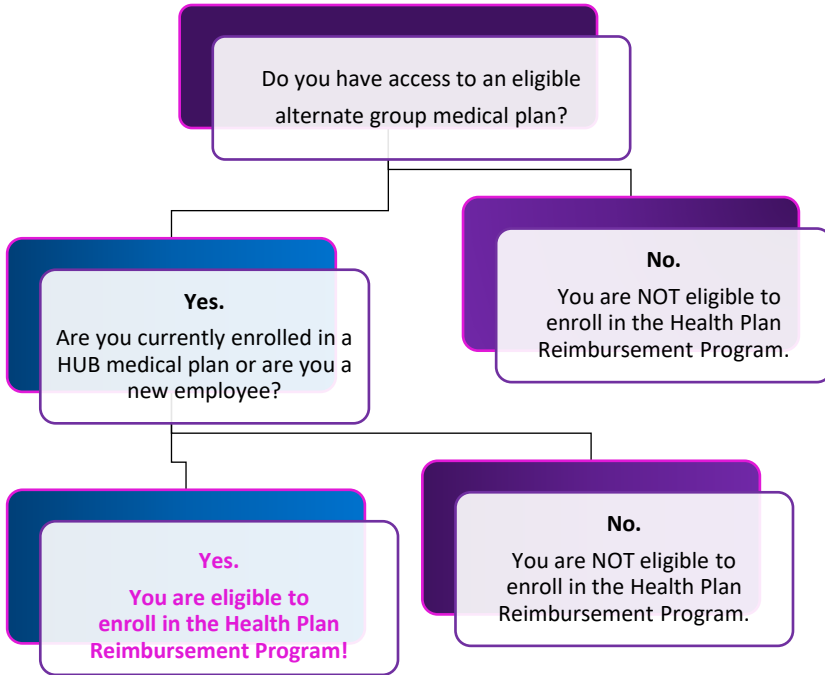


Review this Flow Chart to determine if you are eligible to enroll in the Health Plan Reimbursement Program

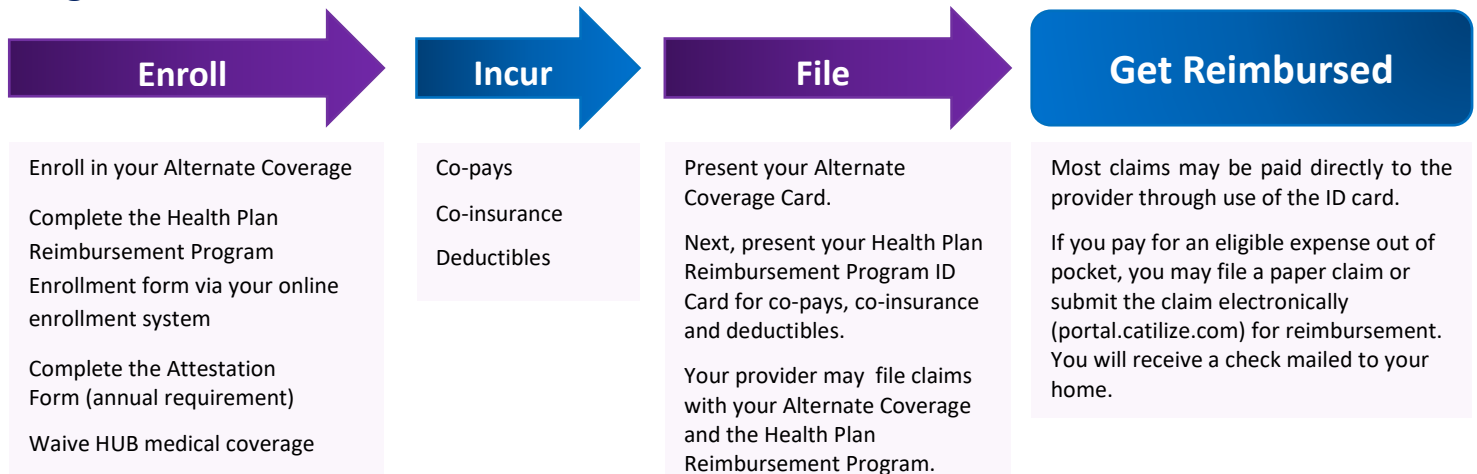
**Eligibility Requirements:**

- Employees, spouses/domestic partners and their eligible dependent(s) must currently be enrolled in a HUB International medical plan to be eligible for the 2023 Health Plan Reimbursement Program.
- New hire or newly eligible employees, spouses/domestic partners and their eligible dependent(s) may be eligible to enroll in the 2023 Health Plan Reimbursement Program.



NOTE: If at any point you have a Qualifying Event, e.g. lose access to your Alternate Coverage, you may be able to enroll in a HUB International group medical plan.

## How Does the Health Plan Reimbursement Program Work?



## Helpful Definitions

**Health Plan Reimbursement Program:** reimburses employees, spouses/domestic partners and their eligible dependents for eligible out-of-pocket medical care expenses incurred under an **alternate** group medical plan.

**Medical Care Expenses:** co-pays, co-insurance and deductibles for eligible expenses incurred under the alternate group medical plan.

**Alternate Group Medical Plan:** any Non-HUB International group medical plan available to an employee, such as coverage through the spouse/domestic partner’s employer, another employer of the employee, or group coverage available to the employee from any other source including but not limited to eligible retiree benefit programs.

Alternate coverage in the following types of medical plans **do not meet Health Plan Reimbursement Program eligibility requirements**:

- High Deductible Health Plan (HDHP) with an active Health Savings Account (HSA); however, as long as your spouse/domestic partner is not enrolled in the Health Plan Reimbursement Program, your spouse/domestic partner may contribute to an HSA and use the HSA funds. The HSA funds CANNOT be used for medical expenses for members enrolled in the Health Plan Reimbursement Program. All members may use the HSA funds for dental and/or vision as long as those expenses are not covered by the Health Plan Reimbursement Program.
- Medicaid, Medicare or Tricare
- Healthcare Exchange Policy made available thru the Affordable Care Act
- Individual policy or Limited Benefit Health Plan

**Maximum Reimbursement:** the annual maximum amounts that will be reimbursed for eligible medical care expenses are \$9,100/Single or \$18,200/Family.