



IRVINGTON BOARD OF EDUCATION

Department of Human Resources
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Dr. Neely Hackett
Superintendent of Schools

Cherelle C. Tolor, Esq.
Manager of Human Resources

September 20, 2016

Dear District Staff:

The Irvington Board of Education has contracted with **Asure Software** to administer a Health Reimbursement Account (HRA) Plan. This HRA was established to provide temporary reimbursement to employees and retirees for additional costs of medical treatment or prescription drugs incurred under the School Employee's Health Benefit Program (SEHBP) when compared to the former Irvington Board of Education Plan for eligible claims incurred effective July 1, 2016. This plan may be terminated without prior notice pending contract ratification.

Please carefully review the information in this letter. It will help you understand how to best utilize the plan and will allow Asure Software to provide you with the quality service you expect and deserve.

Reimbursement is available for eligible expenses incurred effective July 1, 2016. If you've incurred an eligible out-of-pocket expense, you must submit your request for reimbursement to Asure Software. If your participation in the plan terminates during the plan year, you will have 90 days from your plan termination date to submit claims that were incurred during your active participation.

Examples of Eligible Expenses

Asure Software has a record of your previous plan design, including co-pays, co-insurance and deductibles. Please note that your previous plan and current plan will determine what expenses, if any, are eligible for reimbursement through the HRA. Examples of eligible expenses are below:

Previous Plan	Current Plan	Eligible Expense for Reimbursement
PPO co-pay \$15	Freedom 10 / NJ Direct 10 co-pay \$10	\$0
HMO co-pay \$5	HMO co-pay \$10	\$5
RX retail co-pay \$15	RX retail co-pay \$20	\$5
RX mail order co-pay \$5	RX mail order co-pay \$15	\$10
Traditional \$0 out of network deductible	Freedom 10/ NJ Direct 10 \$100 out of network deductible	\$100 *
Traditional & PPO maximum out of pocket expense \$400/\$800 out of network	Freedom 10/ NJ Direct 10 Maximum out of pocket expense \$400/\$1,000 out of network	\$0 / \$200 *

**Out of network expenses will be limited to reasonable and customary (R&C) expenses*

How to Request Reimbursement

You must submit an initial claim for reimbursement in order to activate your personal HRA.

You may request a reimbursement from the HRA by filling out the attached Reimbursement Claim Form and returning it with your explanation of benefits for your eligible expense. An **explanation of benefits** (commonly referred to as an EOB form) is a statement sent by a health insurance company to covered individuals explaining what medical treatments and/or services were paid for on their behalf. In some cases, you will have to provide an EOB from your previous Aetna plan to verify that deductibles, co-insurance amounts and out of pocket maximums were previously satisfied.

Please send your request for reimbursements to Asure Software via:

- Mail : 945 Lakeview Parkway, Suite 170, Vernon Hills, IL 60061
- Fax: 224-433-5229
- Email: processingteam@mangrove.com

Once you've submitted your first reimbursement request to Asure Software via mail or fax, your personal HRA will be activated and future reimbursement requests can be submitted online. Online instructions will be sent to you at that time.

Please allow up to 5 business days for eligible claims to be reviewed and processed. If your claim requires additional information or is denied for any reason, you will be notified via mail, unless you provide an email on your Reimbursement Claim Form, at which point communication will be sent to you via email.

Standard reimbursement is processed via check, mailed to your home address. If you prefer direct deposit reimbursements, please complete the enclosed direct deposit form and submit it with your initial reimbursement request.

We hope that you enjoy the ease and efficiency that your plan offers and Asure Software looks forward to providing you with the quality service you expect. The Asure Software Customer Care team is available Monday through Friday from 7:00 am to 5:00 pm Central time at 888-862-6272, or via email at customercare@mangrove.com.

Sincerely,



Cherelle C. Tolor, Esq.
Manager of Human Resources