

Claim Form

E-mail, fax, or mail completed form and itemized verification to third-party administrator.
Instructions on reverse. Fillable version at www.rehnonline.com.



Montana VEBA HRA Third-party Administrator (TPA)

REHN & Associates | PO Box 5433 | Spokane, WA 99205-0433 | Phone: 1-800-832-2101 | Fax: (509) 535-7883 | E-mail: montana@rehnonline.com

1. PARTICIPANT INFORMATION

I am: Retired/Separated from service Actively employed

Last Name _____ First Name _____ Participant Account No. or SSN _____

Are you eligible for Medicare? Yes No If yes, please provide your HICN No. _____

E-mail Address (home or personal recommended) _____ Check here if new e-mail address (_____) _____ -
 Area Code and Phone Number

Mailing Address _____ Check here if new address City _____ State _____ Zip _____

2. REIMBURSEMENT REQUEST

NOTE: Federal law requires the third-party administrator to have on file the full name, Social Security number, gender, date of birth, and Medicare eligibility of all covered individuals.

A Patient (covered individual) information

First Name _____ M.I. _____ Last Name _____ Date of Birth (mm/dd/yyyy) _____ Gender _____
 Social Security Number _____ Medicare eligible? Yes No HICN No. (if applicable): _____

Relationship to participant
 Self Qualifying child
 Spouse Qualifying relative
 Other: _____

Date service received	Service provided by	Description of service received (e.g. deductible; co-pay; out-of-pocket; prescription (Rx); dental/ortho; vision; insurance premium; etc.)	Out-of-pocket amount
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
SUB TOTAL for this covered individual			\$ _____

Submit additional expenses for this covered individual by attaching an itemized list.

B Patient (covered individual) information

First Name _____ M.I. _____ Last Name _____ Date of Birth (mm/dd/yyyy) _____ Gender _____
 Social Security Number _____ Medicare eligible? No Yes HICN No. (if applicable): _____

Relationship to participant
 Self Qualifying child
 Spouse Qualifying relative
 Other: _____

Date service received	Service provided by	Description of service received (e.g. deductible; co-pay; out-of-pocket; prescription (Rx); dental/ortho; vision; insurance premium; etc.)	Out-of-pocket amount
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
SUB TOTAL for this covered individual			\$ _____

NOTE: If your account is allocated among multiple investment funds, withdrawals (claims) will be deducted pro rata based on your balance in each fund at the time of withdrawal unless you request otherwise.

GRAND TOTAL for this form

\$ _____

3. PARTICIPANT SIGNATURE (required)

I hereby certify that (1) the information provided in this claim request is true and correct; (2) the amount of this submitted claim to the Third-party Administrator is an accurate statement of my unreimbursed medical/dental/vision expenses and/or medical/dental/vision/tax-qualified long-term care insurance premiums; and (3) the submitted claim is not reimbursable from any other source. With respect to claims submitted on behalf of qualified dependents, I hereby certify that such person meets the Plan requirements as summarized on the reverse and is a qualified dependent as defined under the terms of the Plan. With respect to claims for qualified insurance premiums, I hereby certify that such premiums have not been paid by my employer and are not eligible for pre-tax deduction through a section 125 cafeteria plan.

Have you attached itemized verification for each expense (see instructions on reverse)? Yes No

X _____
 Participant Signature

_____ Date

INSTRUCTIONS FOR SUBMITTING CLAIMS

Use this form to request reimbursement of qualified healthcare expenses and/or insurance premiums you have incurred on behalf of yourself, your spouse, and/or your eligible children and dependents (fillable version available at www.rehnonline.com). Qualified expenses and premiums submitted for reimbursement must have been incurred after you became a participant eligible to file claims.

To expedite your claim:

1. **E-mail your claim to montana@rehnonline.com and sign up for direct deposit;** its faster and more secure.
2. **Fully complete all requested information.** Missing information may delay the processing of your claim and could result in your claim being denied. Don't forget to sign and date the form.
3. **You must attach itemized verification for each expense or service.** Generally, verification should contain (1) patient (covered individual) name; (2) date item was purchased or service was provided; (3) description of expense or service; and (4) out-of-pocket amount. Acceptable forms of verification include (1) an explanation of benefits (EOB); (2) an itemized billing or statement from your provider; or (3) a detailed receipt for prescription or over-the-counter (OTC) medications. Cancelled checks, credit or debit card receipts, balance forward or payment on account statements, and EOBs which indicate that final insurance payment has not yet been determined are **not** acceptable.
NOTE: Please do not use a highlighter on your expense receipts. If you want to identify certain items on your receipts, circle the items with a regular pen instead. Highlighting often appears illegible on faxes and electronic imaging equipment used to process your claim.
4. For qualified insurance premium reimbursement, you must attach documentation which includes the following: (1) name(s) of covered individual(s); (2) premium amount(s); (3) policy period; and (4) insurance provider name and address. This information is typically contained on your premium billing notice. **NOTE:** Premiums paid by an employer, or premiums that are or could be deducted pre-tax through an employer, are not eligible for reimbursement. If you request reimbursement of after-tax premiums deducted from your paycheck, you should include a letter from the employer which confirms that a pre-tax option for the payment of such premiums is not available.

To set up systematic reimbursement of monthly insurance premiums, submit a completed **Systematic Payment Form**.

Questions? Contact the third-party administrator, REHN & Associates, at montana@rehnonline.com or **1-800-832-2101**.

QUALIFIED EXPENSES AND PREMIUMS

Internal Revenue Code § 213(d) defines qualified expenses and premiums, in part, as "medical care" amounts paid for insurance or "for the diagnosis, cure, mitigation, treatment, or prevention of disease..." Expenses solely for cosmetic reasons generally are not eligible (e.g. facelifts, hair transplants, hair removal, etc.).

Common expenses include co-pays, coinsurance, deductibles, and prescriptions. Common insurance premiums include medical, dental, vision, tax-qualified long-term care (subject to IRS limits), Medicare Part B, Medicare Part D, and Medicare supplement plans. Go to www.rehnonline.com to view a more extensive list. Please note the following:

1. Insurance premiums paid by an employer, or premiums that are or could be deducted pre-tax through a section 125 cafeteria plan, are not eligible for reimbursement.
2. If a person covered by this plan has a section 125 healthcare flexible spending account (FSA), the FSA benefits must be exhausted before submitting claims.
3. Claims for over-the-counter (OTC) medicines and drugs should be for reasonable quantities expected to be consumed within a reasonable period of time. Sales tax can be included. **NOTE:** Per federal healthcare reform laws, OTC medicines and drugs purchased on or after January 1, 2011 must be prescribed by a medical professional or accompanied by a note from a medical practitioner recommending the item or service to treat a specific medical condition. OTC items purchased on or before December 31, 2010 are not subject to this requirement.

QUALIFIED DEPENDENTS

Generally, dependents must satisfy the IRS definition of **Qualifying Child** or **Qualifying Relative** as of the end of the calendar year in which expenses were incurred to be eligible for benefits. These requirements are defined by Internal Revenue Code § 105(b) and described in IRS Publication 502. These definitions supersede and may differ from state definitions. Go to www.rehnonline.com for more information.

Qualifying Child. A qualifying child is an individual who is your son or daughter and has not attained age 27 as of the end of the taxable year; or: (1) is your stepchild, foster child, brother, sister, stepbrother, stepsister, or a descendant of any of them (for example, your grandchild, niece, or nephew); and (2) at the end of the calendar year in which expenses were incurred will be (a) under age 19, or (b) under age 24 and a full-time student, or (c) permanently and totally disabled; and (3) is younger than you; and (4) is unmarried; and (5) lives with you for more than half the year; and (6) does not provide more than half of his or her own support; and (7) is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico.

Qualifying Relative. A qualifying relative is a person who: (1) is your (a) son, daughter, stepchild, foster child, or a descendant of any of them (e.g. your grandchild); or (b) brother, sister, or a son or daughter of either of them; or (c) father, mother, or an ancestor or sibling of either of them (for example, your grandmother, grandfather, aunt, or uncle); or (d) stepbrother, stepsister, stepfather, stepmother, son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, or sister-in-law; or (e) any other person (other than your spouse) who lived with you all year as a member of your household; and (2) will not be a qualifying child of any other person as of the last day of the calendar year in which expenses were incurred; and (3) does not provide more than half of his or her own support; and (4) is a citizen, national, or resident of the U.S. or a resident of Canada or Mexico.