



CREATE YOUR PERFECT PLAN

As you review your benefits, one of the most important decisions you can make is deciding which medical plan is right for you—or whether you even need coverage through your employer.

For employees who choose not to enroll in company medical benefits, you have another other benefit option: a Medical Expense Reimbursement Program (MERP). This program may also be referred to as a Health Plan Reimbursement Program (HPRP) or Spousal Incentive Health Reimbursement Account (SIHRA). This benefit offers a new way to save on health care costs – plus reimbursement from your company for out-of-pocket costs.

A NEW WAY TO SAVE

If you enroll in your spouse's group medical plan and waive your Company coverage, the MERP will reimburse the health costs you would usually pay for from your own pocket, like deductibles, coinsurance and copays (up to the Affordable Care Act (ACA) out-of-pocket limits).

Is a MERP for me?

Only you can determine if the MERP best suits you and your family's needs. However, if you have access to your spouse's medical coverage, and are currently enrolled in your Company's medical plan, you may want to consider the MERP.

When/how can I enroll in the MERP?

You can enroll in this benefit option during your company's Open Enrollment period. Your Open Enrollment materials will have more information, and you can add this plan when you select your benefits for the new plan year.

To get started saving through these programs, contact [XXXXXX].



LOGO PLACEMENT

This communication is intended to provide you with highlights of services provided by your insurance plan administrator. It is not intended to address all details. For further details on these services, please contact the plan administrator.