

SOUTHERN ILLINOIS HEALTHCARE WELLNESS REWARDS HRA SUMMARY GUIDE

Plan Year:

The Plan Year for the Healthcare Reimbursement Arrangement runs January 1 to December 31, 2023.

Eligibility:

Only employees and spouses, if applicable, who completed all the 2022 SIH Wellness Program requirements are eligible for SIH Wellness Rewards. Wellness Rewards that were earned by completing Wellness Program activities in 2022 have been deposited into a Healthcare Reimbursement Arrangement (HRA) Account by SIH.

Employer Funded:

The HRA is all employer funded in an amount that equates to your Wellness Rewards earned in 2022. Log into your Allegiance account to view your Wellness Reward/HRA balance. The Wellness Rewards earned by you and your spouse, if applicable, will be reflected as your total HRA account balance for a total not to exceed \$500.

Employee Maximum Wellness Reward Benefit - \$250. Spouse Maximum Wellness Reward Benefit - \$250.

Eligible Expenses:

All out of pocket medical, dental and vision expenses incurred to treat a medical condition, like traditional Healthcare Flex Spending Accounts. You can contact Allegiance at the below number for any questions on eligible expenses or denials. You can also view a full list of eligible medical expenses at https://www.askallegiance.com/Resources/Flex.

Claim Reimbursement Methods:

Swipe your Visa Debit card at time of service. Go online to your account at askallegiance.com/sih. Click on the reimbursement account portal and click "File a Claim". Or mail in a HRA Reimbursement Form to 2806 S Garfield St. P.O. Box 4346, Missoula, MT 59806-4346.

Tips:

Visa debit cards to spend your HRA funds should be received by January 20, 2023.

Any employee who was previously enrolled in the Healthcare FSA or Dependent Care FSA programs can use their existing debit cards unless the card has expired. The HRA funds will be added to your existing account.

If you are enrolled in the Healthcare Flex Spending account in 2022 and still have a balance left to use before the grace period ends on March 15, 2023 those funds must be used first before using the HRA funds.

If you enroll in the Healthcare Flex Spending account in 2023, the HRA funds will be exhausted first and then your 2023 Healthcare Flex Spending account funds will be available.

HRA funds not used prior to December 31, 2023, will be forfeited.

HRA funds not used prior to employment termination during the plan year will be forfeited.

If you still have questions, please contact our Customer Service team at 1-877-424-3570. Representatives are available M-F, 7:00am - 6:00pm MST, excluding holidays.



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Tips Continued:

If your spouse has earned Wellness Rewards in 2022, but you did not earn Wellness Rewards, no HRA account will be created, since a spouse cannot be actively enrolled without the employee.

For employees and spouses who both earned Wellness Rewards, the total amount of both rewards will be available in the HRA account. For employees and spouses who earned rewards, two Visa debit cards will be issued in the employee's name. The steps below outline how to access your account, view your account balance and submit claims for reimbursement.

Keep a look out for a plain white envelope that will include the VISA debit card you can use to pay for expenses at the time of service.

If you had a 2022 health and/or dependent care flexible spending account:

1.Login to your Allegiance account at askallegiance.com/sih using your username and password from last year to view your flexible spending account(s) and/or HRA/Wellness Rewards balance.

2.If you kept your VISA card from last year, the card will have your HRA/Wellness Rewards automatically loaded, unless the card has expired.

3.If you need a new VISA card, call Allegiance at 1.855.999.1052.

If this is the first year you have a health and/or dependent care flexible spending account(s) or only the HRA/Wellness Rewards:

1. Go to askallegiance.com/sih.

2. Follow the steps to create a new user account.

If during your account registration you receive a verification error code "A301" you have created an account in the past. This login information is the same you have used to login to your medical plan account or past FSA accounts.

Have questions?

You can talk with a representative from 8 a.m. – 6 p.m. Monday through Friday. Call Allegiance at 1.855.999.1052 or email Advantageinquire@askallegiance.com, if you need username and/or password assistance.

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