

A.P.E. Medical Plan

Frequently Asked Questions

▲ What is a Medical Deductible?

- The amount of money, per year, a patient or family must pay before costs (or percentages of costs) are covered by the health plan or insurance company.

▲ How much is my Medical Deductible?

- Your Deductible depends on whether you visit **In-Network** providers or **Out-of-Network** providers; and these deductibles accumulate separately.
 - Your **In-Network** Medical Deductible is **\$2,000** per person, 2 per family (\$4,000).
 - Your **Out of Network** Medical Deductible is **\$4,000** per person, 2 per family (\$8,000).

▲ What part of my Deductible do I have to pay if I use **In-Network** providers?

- If you use **In-Network** providers you will pay the first **\$300** of your Medical Deductible.
- After you pay the first **\$300** of the deductible, you can use your A.P.E. Reimbursement Account (HRA).
- If you cover family members on your plan, they also have to pay the first \$300 of their deductible and after that the A.P.E. Reimbursement Account (HRA) will pay the next \$1,700 of the \$2,000 deductible.

▲ What part of my Deductible do I have to pay if I use **Out-of-Network** providers?

- If you use Out-of-Network providers, you will pay the first **\$300** of your Medical Deductible.
- After you pay the first **\$300** of the deductible, you can use your A.P.E. Reimbursement Account (HRA) to pay the next \$1700. The remaining \$2000 of the out of network deductible is your responsibility to pay. This applies to family members too.

▲ If I use the \$1,700 dollars to pay the In-Network deductible, will I have another \$1,700 to pay the Out-of-Network deductible?

- No. The HRA limit per person on the medical plan is \$1,700 and no more than \$3,400 per family on the plan.

Please note the significant difference in the amount you will have to pay for In-Network and Out-of-Network providers.

▲ What is my A.P.E. Reimbursement Account (HRA)?

- This is the term we use to refer to the **\$1,700** that A.P.E. gives each employee and enrolled dependents per year that you can use towards your **Medical Deductible Expenses only**.

▲ When can I use my A.P.E. Reimbursement Account for my Medical Deductible expenses?

- After you have paid the first **\$300** of your **In-Network** Medical Deductible, then you will be able to use your A.P.E. Reimbursement Account to get reimbursed up to your full reimbursement amount of **\$1,700** (to cover your \$2,000 total Medical Deductible). This benefit is for a spouse or child that is on your plan too.

- After you have paid the first **\$300** of your **Out-of-Network** Medical Deductible, then you will be able to use your A.P.E. Reimbursement Account to get reimbursed up to your full reimbursement amount of **\$1,700** (to cover your \$4,000 total Medical Deductible).
- Once \$1,700 is used

▲ **What can I use my A.P.E. Reimbursement Account (HRA) for?**

- You can use your A.P.E. Reimbursement Account funds for any medical expense subject to a deductible.

▲ **How do I use my A.P.E. Reimbursement Account to pay for my qualified Medical Deductible Expenses?**

- First, **You** must pay the bill as required by the Health Reimbursement Account (However, depending on the provider, this can be processed differently so that you can receive services now and pay later.)
- Second, you will receive an explanation of benefits from Premera or billing statement from your physician or hospital.
- Third, submit the claim (with a claim form cover sheet) to your employer or Northwest Marketing Resources (NMR). There are three (3) ways to get reimbursed with Northwest Marketing Resources:
 1. You fill out a NMR reimbursement form and attach your EOB (Explanation of Benefits), and then fax this to NMR at 360.292.1618.
 2. You complete the NMR reimbursement form along with your EOB, scan it and email your request to Mathew@northwestmarketingresources.com.
 3. You complete the NMR reimbursement form and mail it along with a copy of your EOB to P.O. Box 447, Olympia WA 98507.

▲ **When will I get reimbursed for my deductible expenses?**

- Northwest Marketing Resources (NMR) processes claims three (3) times per week.

▲ **Are my In-Network Office Visits subject to a Deductible?**

- Office visits are not subject to a Medical Deductible. **Instead, you will only have a \$25 co-pay.** (You cannot be reimbursed from your HRA for the co-pay).

▲ **After my Medical Deductible has been met, how much do I pay?**

- Whenever you use **In-Network** providers, you pay 20%.
- When you use **Out-of-Network** providers, you pay 50%.

▲ **What are my Prescription Benefits?**

- Prescriptions purchased from Retail suppliers (up to a 30 day supply)
 - \$15 copay for generic drugs
 - \$25 copay for brand name drugs
 - \$40 copay for brand name specialty drugs
- Prescriptions purchased by Mail Order Delivery (31-90 day supply)
 - \$30 copay for generic drugs
 - \$50 copay for brand name drugs
 - \$80 copay for brand name specialty drugs

Note: You cannot be reimbursed from your HRA for these co-pays.

▲ Please see the plan summaries for any additional details.