

## **Implementation of Settlement Supplement Administrator for HRA**

We are pleased to announce the implementation of the annual Supplement ("Settlement Supplement") to eligible Class Members. The Supplement will be provided through a Health Reimbursement Arrangement (HRA) and will provide reimbursement for *eligible medical expenses*, including health insurance premiums and out-of-pocket medical expenses.

The Supplement Plan Sponsor is The Livermore Class Action Settlement Administration and Education Fund, Inc. ("LCASE"). LCASE is partnering with **Via Benefits Insurance Services** to administer this new Settlement HRA, which will deliver your Settlement Supplement.

Via Benefits was chosen because of its experience in providing similar services for over 600 companies. They also currently administer the Lawrence Livermore National Security (LLNS) HRA for many of the Medicare-eligible Class Members.

### **Qualifying for the HRA**

For you to qualify for your annual Settlement Supplement, you must be enrolled in a valid medical plan through the LLNS open enrollment process. Once you qualify for the Settlement HRA, unreimbursed medical expenses described in Section 213(d) of the Internal Revenue Code will be eligible for reimbursement. For a complete list of qualified expenses prescribed by the IRS, please access their website at <https://www.irs.gov/pub/irs-pdf/p502.pdf>.

The Settlement Supplement amount for each eligible class member or family unit is determined using the election information provided during the 2021 LLNS open enrollment process (please see the table below for the 2021 annual supplemental payment amounts). Funding availability is scheduled for the beginning of May; however, any eligible expenses incurred on or after January 1, 2021, *are qualified for reimbursement*.

**Important:** For the non-Medicare eligible class members, including those who get their plans through Empyrean, this will be the first time you will have access to an HRA. Class Members who are Medicare-eligible may already have an HRA provided by LLNS. For those of you who already have an HRA, please note that this HRA is separate and additional to the one you already have.

## How do I get my HRA Supplement Payments?

To receive your Settlement Supplement payment, Via Benefits requires that participants enroll in direct deposit and that reimbursement requests be submitted. This should not be overly burdensome:

(1) Many Class Members already receive an HRA *through Via Benefits*. For these Class Members, you will not need to set up a new direct deposit account.

(2) If this is the first time that you will be receiving an HRA through Via Benefits, **you must enroll in direct deposit so that payments can be sent to your designated bank account.**

(3) To receive your payments, **you must submit reimbursement requests to Via Benefits for your premium payments and out-of-pocket medical expenses.** The process for doing this is summarized in this announcement, including in a video, which we suggest you take the time to watch.

(4) The easiest way to submit your reimbursement requests is through an app downloaded onto your phone or through the Via Benefits website, but you can also send in paper documents to Via Benefits, also summarized in this document.

After reading this announcement and watching the video, if you have any questions about how to get your payments, please contact Via Benefits at the telephone number or email address provided.

## Scheduling

In May 2021, Via Benefits will provide you with a Funding Guide to Reimbursement. This guide contains information about submitting your expenses for reimbursement using online, fax, paper, or mobile app methods. If you have questions about the administration of the Settlement HRA, you may contact Via Benefits at 833-939-1210 or visit the website at <https://my.viabenefits.com/LCASE>

**Important Action Required:** For those Class Members receiving an HRA through Via Benefits for the **first time**, all reimbursement requests will be processed through direct deposit to your designated bank account. While your Annual Settlement Supplement will be available, Via Benefits will not be able to issue any reimbursements until you enroll in direct deposit for your account. You will receive more information about how to set up direct deposit when you receive your Funding Guide to Reimbursement. In the meantime, you may visit <https://my.viabenefits.com/LCASE> or call 833-939-1210 to start the process. If you have already enrolled in direct deposit with Via Benefits, you do not need to re-enroll and may start submitting eligible expenses immediately.

In addition to Via Benefits, we are here to help. If you have any unanswered questions about the Settlement Supplement, please contact us by calling the ARCHER toll-free number 1-800-978-8522 or email us at [lnlretireesettlement@archersystems.com](mailto:lnlretireesettlement@archersystems.com). To provide the most accurate and timely response, email communication is preferred.

### **What is next?**

Please look for the Funding Guide to Reimbursement from Via Benefits. When it becomes available, ARCHER will also publish a version on the settlement website at <http://www.lnlretireesettlement.com/>.

Soon, you will also receive (electronically) a Plan Document and a Summary Plan Description that provides a more detailed description of the plan provisions for your reference.

Finally, for those wishing to get started sooner, a video has been prepared to describe how to sign up and other important information regarding your HRA Reimbursement. To do so, please click on the following link: [HRA Reimbursement Video](#)

**Annual enhanced supplemental payments are planned for January 2021 as follows:**

Medicare Eligible Class Members

1. Members electing plans through Via Benefits - \$598 per member per year
2. Members electing Kaiser Senior Advantage - \$606 per member per year

Non-Medicare Eligible Class Members

<b>2021 Non-Medicare 65 and Over Annual Retiree Supplemental Payment</b>						
<b>Coverage Category</b>	<b>Kaiser</b>	<b>Anthem Blue Cross PLUS</b>	<b>Anthem Blue Cross PPO</b>	<b>Anthem Blue Cross Core Value</b>	<b>Anthem Blue Core HDHP</b>	<b>Anthem Blue Cross EPO</b>
Retiree only	\$2,183	\$7,287	\$3,400	\$0	\$34	\$2,218
Spouse only	\$2,417	\$8,038	\$3,727	\$0	\$62	\$2,468
Retiree + Spouse	\$4,600	\$15,313	\$7,127	\$0	\$72	\$4,673
Retiree + Children	\$3,951	\$13,125	\$6,107	\$0	\$65	\$4,017
Spouse + Children	\$4,171	\$13,863	\$6,460	\$0	\$104	\$4,266
Retiree + Spouse + Child	\$6,368	\$21,151	\$9,848	\$0	\$115	\$6,471
Children only	\$62	\$5,143	\$2,942	\$0	\$1,205	\$2,269

<b>2021 Non-Medicare Pre-65 Annual Retiree Supplemental Payment</b>						
<b>Coverage Category</b>	<b>Kaiser</b>	<b>Anthem Blue Cross PLUS</b>	<b>Anthem Blue Cross PPO</b>	<b>Anthem Blue Cross Core Value</b>	<b>Anthem Blue Core HDHP</b>	<b>Anthem Blue Cross EPO</b>
Retiree only	\$80	\$6,435	\$3,667	\$0	\$1,519	\$2,843
Spouse only	\$84	\$7,075	\$4,036	\$0	\$1,682	\$3,143
Retiree + Spouse	\$164	\$13,523	\$7,717	\$0	\$3,200	\$5,972
Retiree + Children	\$143	\$11,579	\$6,609	\$0	\$2,749	\$5,124
Spouse + Children	\$133	\$12,231	\$6,978	\$0	\$2,899	\$5,411
Retiree + Spouse + Child	\$227	\$18,667	\$10,645	\$0	\$4,418	\$8,267
Children only	\$62	\$5,143	\$2,942	\$0	\$1,205	\$2,269

Each year, the trustees will decide the supplement amount to be provided. Please note that future payment amount(s) may be modified to increase or decrease the supplemental payment in future years based on actual costs, market trends, or other relevant information. The overall goal is to maintain the fund for the next 20 years.

#### Frequently Asked Questions:

1. If you did not receive a Supplement, but believe you are entitled to one, please contact ARCHER at the phone number and email above. Before contacting ARCHER, you should confirm that:
  - a. You are enrolled in a LLNS-sponsored medical plan.
  - b. You have your confirmation statement available that shows your 2021 election so that ARCHER can relay the information to Via Benefits.
  
2. If you wish to set up direct deposit, please follow one of the three direction sets below:
  - a. Online: Log in to <https://my.viabenefits.com/LCASE> and then click '**Funds and Reimbursements.**' Then you click '**Reimbursement Center**' and under the section '**Did you know?**' select '**Set Up Direct Deposit.**' Finally, enter the banking information requested to complete the form.
  - b. Mobile: Login to Via Benefits Mobile App and Scroll down on the Account Dashboard screen and select '**Set Up Direct Deposit.**' Enter the banking information requested to complete the screen and click '**save.**'
  - c. Paper: You may call Via Benefits and request a direct deposit form be mailed to your home. Once received, you will fill out and return the requested information. If you have questions when filling out the form, do not hesitate to call Via Benefits for assistance.
  
3. If you have direct deposit set up – submit for reimbursement
  - a. If you are not enrolled with Via Benefits (pre-65 or on the Kaiser group plan(s) or would like to submit manually for reimbursement, you will need to use one of the following reimbursement methodologies:
  - b. Online or Mobile: Login to <https://my.viabenefits.com/LCASE> or by using the Via Benefits Mobile App and then click '**Funds and Reimbursements.**' Then you click '**Reimbursement Center**' and select the type of reimbursement you are seeking, either **Premium** or **Out-Of-Pocket.** On the reimbursement homepage.
  - c. Paper: You may call Via Benefits and request a reimbursement form to be mailed to your home. Once received, you will fill out and return the requested information. If you have questions when filling out the form, do not hesitate to call Via Benefits for assistance.

- i. Don't forget that in order to process your reimbursement, we will need the following information:  
Coverage Period (e.g., 01/01/2021 - 12/31/2021) Carrier (e.g., Anthem) Individual Serviced (e.g., John Doe) Monthly Amount (e.g., \$200.00)
- d. If you are enrolled with Via Benefits, please go online or call Via Benefits to turn on Automatic premium reimbursement from your Settlement HRA.