

Dear Member,

Now that you have enrolled in the Health Reimbursement Medical Plan option, we wanted to provide you with important information about your Health Reimbursement Account (HRA).

Accessing your HRA

As a Siemens employee, your HRA is set up in your name. Siemens' automatic contribution, as well as any Healthy Rewards earned by you or your covered spouse or domestic partner, will be deposited into your HRA for you to decide how to use.

Once you register on **myuhc.com**®, you can access the website to help you:

- Manage your HRA and medical claims.
- Earn and track your Healthy Rewards.
- Find a network doctor.
- Estimate health care costs.
- See recommended preventive care services based on your age and gender.

If you are a new or existing UnitedHealthcare member

You can register on **myuhc.com** by following these steps:

1. Go to **myuhc.com** and select "Register Now."
2. Enter the information from your health plan ID card. If you do not have an ID card, you can select "No ID card" and use your Social Security number and date of birth.
3. Create a username and password, provide contact information to secure your account, and agree to "Terms of Use."

Tracking your Healthy Rewards on myuhc.com

Log on to **myuhc.com** and choose Rally®. You will be redirected to the Rally website where you can view your completed health actions and Healthy Rewards.

The first time you access Rally, you will need to complete a quick registration.

Follow these simple steps to register on Rally:

1. **Account Setup:** Choose "Sign Up," then use your email and select a password to register.
2. **Agree to the HIPAA Authorization** and choose "Next."
3. **Pick a profile image and username** and choose "Let's Go!"

After you register, you will be prompted to take the Health Survey to learn your Rally Age.

Don't have access to a computer, need language assistance or would like to talk to a customer care professional? Call UnitedHealthcare at **1-866-221-5901**. If you have hearing impairments and would like to use TDD services, call the National Relay Center at **1-800-828-1120**.

HRA contributions

Here are some important things you need to know about how the HRA under the Health Reimbursement Medical Plan option works:

- Siemens will automatically contribute \$450 to your HRA as well as an additional \$450 if you cover your spouse or domestic partner. Note, employees or a newly covered spouse or domestic partner enrolling after January 1 will receive a prorated contribution based on the number of months enrolled in the plan. Your HRA can be used to pay your eligible medical expenses as well as those of your covered dependents.
- You can earn additional Siemens contributions called Healthy Rewards. Because it's important for you to understand any health risks you may have, Siemens will reward both you and your covered spouse or domestic partner for completing certain wellness activities between January 1 and December 31. See the "How to earn Healthy Rewards" section below for more details.

Getting reimbursed from your HRA

There are three ways to get reimbursed from your HRA:

- Enroll in automatic payment from your HRA to pay a provider directly.
- Complete the online Claim Submission Form.
- Mail or fax a paper Claim Submission/Withdrawal Request Form.

If you do not elect to have claims automatically paid from your HRA, you will be able to direct eligible medical expenses to yourself on a claim-by-claim basis, either by online claim submission or a paper claim form. Please see the frequently asked questions (FAQs) for further details about how to enroll in automatic payment from your HRA to pay a provider directly or how to submit claims for reimbursement to yourself.

If you also have a Health Care Flexible Spending Account (HCFSA), you must use your HRA to pay for all eligible medical expenses first. If you still have outstanding medical expenses and have exhausted your HRA, you can then submit claims to the HCFSA for reimbursement.

How to earn Healthy Rewards

You and your covered spouse or domestic partner can earn Healthy Rewards by completing these activities between January 1 and December 31. Refer to the FAQs for timing on when the Healthy Rewards will be deposited to your HRA.

Activity	Contribution to your HRA
Complete the Rally Health Survey	\$100
Get your annual physical or well-woman exam	\$150
Get an eye exam	\$50

You and your covered spouse or domestic partner may earn even more Healthy Rewards if you are pregnant or have a serious or chronic medical condition by completing these activities between January 1 and December 31.

Activity	Contribution to your HRA
Healthy Focus Maternity Program	
Complete a pre-delivery screening/planning call	\$100
Complete a post-delivery call	\$100
Healthy Focus Program	
Enroll in a case/disease management program	\$100
Participate in a case/disease management program	\$100
Complete a post-hospital discharge call	\$100

Healthy Rewards for completing the Rally Health Survey

Log on to myuhc.com and choose Rally to take the Health Survey.

You will be asked to answer questions about your health history and lifestyle including your weight, height, blood pressure, blood sugar, total cholesterol, triglycerides and dates of your most recent preventive care screenings. Your completed Health Survey will personalize your Rally Dashboard with recommended Missions to help you achieve your health and well-being goals.

Your covered spouse or domestic partner will follow the same steps but will need to be a registered myuhc.com user and log on to his or her own account to access the Rally website. Once you or your covered spouse or domestic partner completes the Health Survey, your Healthy Rewards account will be updated, you will see this as a completed activity and a deposit will be made to your HRA.

Healthy Rewards for an annual physical or well-woman visit

After you have had your annual physical or well-woman visit, your physician will submit a claim to UnitedHealthcare. After the claim has been processed, your Healthy Rewards account will be updated, you will see this as a completed activity and a deposit will be made to your HRA.

Healthy Rewards for an annual eye exam

After you have had your annual eye exam, your vision care provider will submit a claim to EyeMed™. After the claim has been processed, your Healthy Rewards account will be updated, you will see this as a completed activity and a deposit will be made to your HRA. Please note: Any medical claims submitted by an ophthalmologist through UnitedHealthcare will not be eligible for Healthy Rewards.

Healthy Rewards for the Healthy Focus Maternity Program

If you or your covered spouse or domestic partner is pregnant, you may enroll in the Healthy Focus Maternity Program by contacting UnitedHealthcare at **1-866-221-5901** and following the prompts to speak with a nurse. Once you complete the pre-delivery screening and planning call, you will earn \$100 in Healthy Rewards. If you also complete the post-delivery call, you will earn another \$100 in Healthy Rewards.

Healthy Rewards for the case/disease management program

If you or your spouse or domestic partner has a serious or chronic medical condition, you may be contacted by a Healthy Focus Nurse to participate in the program. You may also contact a Healthy Focus Nurse by calling UnitedHealthcare at **1-866-221-5901** and following the prompts to speak with a nurse. You will be eligible for Healthy Rewards as you complete milestones within the program:

1. Enrolling in the program and completing the initial assessment with a Healthy Focus Nurse
2. Participating in the program by speaking with a Healthy Focus Nurse about ongoing care
3. If you are hospitalized, speaking with a Healthy Focus Nurse upon discharge from the hospital

You will earn \$100 for each of these activities as they are completed.

Need assistance?

If you have questions about the Rally website or your Healthy Rewards program, you can fill out the “Contact Us” form on the Rally website or contact Prevention & Wellbeing Consumer Support at **1-877-818-5826**, Monday through Friday, 8 a.m. to 10 p.m. EST.

If you have questions about the Health Reimbursement Medical Plan option, please call UnitedHealthcare at **1-866-221-5901**.

Health Reimbursement Account frequently asked questions

Q1. What types of expenses can I pay for with the HRA?

Services that are covered under the Siemens Health Reimbursement Medical Plan option are considered eligible medical expenses and can be paid for with your HRA. Keep in mind, charges exceeding the maximum allowed amount, prescription drug, dental and vision expenses, as well as payroll contributions, are not eligible for reimbursement under the HRA.

Q2. When will my HRA contributions be available?

The full amount of Siemens' automatic contribution to the HRA will be available on January 1 if you enroll during the annual enrollment period. Employees or newly covered spouses or domestic partners enrolling in the plan after January 1 will receive a prorated contribution based on the number of months enrolled in the plan for that year.

After you have completed a Healthy Rewards activity, it may take up to 90 days for the reward to be deposited to your HRA. The timing for receiving your Healthy Rewards for an annual physical, well-woman exam and annual eye exam depends on when your provider submits the claim to UnitedHealthcare or EyeMed for processing. The reward will be deposited in your HRA within 90 days after the claim has been processed.

Q3. Will I receive a debit card to pay expenses?

No, you will not receive a debit card to pay expenses. You can request reimbursement from your HRA by logging on to **myuhc.com**.

Q4. Are my claims automatically paid using my HRA?

The HRA will be initially set up to allow you to choose which of your claims to pay using your HRA. This will allow you to consider paying smaller claims out of pocket and saving your HRA for larger medical expenses.

However, some employees may prefer the convenience of having all claims submitted directly to the HRA for automatic payment. You can set your HRA payment options to allow for automatic payments from the HRA on the **myuhc.com** website.

Q5. How can I request that claims automatically be paid from my HRA?

Automatic payments from your HRA can be set up on **myuhc.com**.

Any future out-of-pocket medical expenses will automatically be paid to your provider, except copayments. Eligible copayments will be reimbursed directly to you and you are responsible for paying your provider directly. In most instances, your provider has already collected any copayments due at the time your services were provided.

Q6. Can I pay a provider from my HRA if the automatic payment feature is not turned on?

No, if automatic payment is turned off, you can only reimburse yourself from your HRA for eligible out-of-pocket expenses. To pay a provider directly, you may pay a provider by using your personal debit/credit card or from your personal bank account on **myuhc.com**.

Q7. How do I reimburse myself for eligible out-of-pocket expenses?

If you have not elected to have claims automatically paid from your HRA, you will be able to reimburse yourself on a claim-by-claim basis online or by paper claim form.

For online claim submissions from **myuhc.com**, follow these steps:

1. Log in to **myuhc.com**.
2. Fill out the claim form and upload the necessary attachments (i.e., Explanation of Benefits (EOB) and detailed receipts). You can submit multiple HRA claims and EOBs/receipts for multiple members of the family all at once.
3. Read the "Certification for Reimbursement" and electronically sign the claim form.
4. You will receive confirmation upon submitting the online claim form, and you will be able to print your submitted claim form and confirmation.

For paper claim form submissions from **myuhc.com**,

Log in to fill out the Claim Submission/Withdrawal Request Form.

You will need to include your Explanation of Benefits (EOB) statement with your completed form. Your insurance claim must be finalized prior to submitting for reimbursement. You can access and print your EOB from **myuhc.com**.

Mail or fax the form and required documentation to the address or fax number on the form.

Q8. How can I find out how much a treatment or procedure is going to cost?

After you enroll, you have tools on **myuhc.com** to find and price your care quickly and easily. The Cost Estimator and Find a Doctor tools can help estimate the cost of treatments and other procedures based on your health plan, a specific provider and your ZIP code. We also encourage you to ask your doctor how much a service or procedure might cost. Doctors and hospitals may charge different rates for the same services depending on where you go. So your choice can make a big difference in how much you are going to pay out of pocket.

Q9. Can I have claims reimbursed under both the HRA and my HCFSA?

No. IRS regulations prohibit the same health care expense being reimbursed by both an HRA and HCFSA. Expenses that are not covered under the HRA such as dental and vision claims should be submitted directly to the HCFSA administered by WageWorks.

Medical expenses that are eligible for reimbursement under both the HRA and the HCFSA must be submitted to your HRA first. This includes out-of-pocket medical expenses such as your deductible, coinsurance and copayments. Expenses that are not eligible for reimbursement under the HRA (i.e., prescription drug, vision and dental claims) may be paid from the HCFSA.

Q10. How do I set up direct deposit for reimbursement from my HRA?

You can set up direct deposit through **myuhc.com**. Have your bank routing and account numbers handy to complete this very short process.

Q11. When can I expect to receive my funds for an eligible claim reimbursement?

Once you have requested reimbursement from your HRA, you can expect your payment to be processed within 10 business days. If you have set up direct deposit, your reimbursement will be deposited within three to five days after the claim has been processed. If you have chosen to have a check mailed to you, it will be mailed within three to five days after processing.

Q12. Is there a deadline to submit claims for reimbursement from my HRA?

Yes, you have 90 days following the end of the calendar year to request reimbursement for a claim incurred in the current calendar year. For example, 2017 claim requests must be submitted by March 31, 2018. Any remaining HRA funds will then roll over to 2018 to be used for any 2018 claims, as long as you remain enrolled in the Health Reimbursement Medical Plan option.

Q13. Is the UnitedHealthcare website secure?

We want you to feel safe and secure when you log on to **myuhc.com**. We have taken the following steps to ensure your information stays between you and your health plan:

1. Industry-standard technology is used to protect your information whenever and wherever you are logged on to the website.
2. The website automatically times out, so your personal information does not remain open.
3. We let you know right away if information is ever compromised.

Q14. Who do I call if I have other questions?

Questions on the Health Reimbursement Medical Plan option or the HRA should be directed to UnitedHealthcare customer service at **1-866-221-5901**. If you have questions about the Rally website or your Healthy Rewards program, you can fill out the "Contact Us" form under the FAQ link at the bottom of the Rally website or call Prevention & Wellbeing Consumer Support at **1-877-818-5826**.