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To: Pre-65 City of Memphis Retirees

From: Alex Smith, Chief of Human Resources

Date: November 9, 2017

Re: HRA funding access

If you are a Pre-65 City of Memphis retiree, you may access your HRA funding, even if you are not using OneExchange for your insurance. However, you must OPT-IN via OneExchange, in order to access it. There are also additional stipulations.

The following are some FAQs:

1. How do I opt-in via OneExchange, in order to access my HRA funds?
 - a. Non-Medicare - 866.201.0437
 - b. Non-Medicare International – 801.994.9806
 - c. Non-Medicare website – www.OneExchange.com/Memphis
2. What if my insurance plan is not ACA approved or compliant?
 - a. Your insurance MUST meet the minimum requirements of the Affordable Care Act.
3. What happens after I opt-in?
 - a. If you qualify for HRA funding, you will receive a welcome packet via the mail. The packet will include forms – such as a manual reimbursement form, a recurring reimbursement form, etc. - information on eligible expenses, how to get reimbursed, etc.
4. May someone opt-in if they're Pre-65 and on Medicare?
 - a. You would need to enroll in a medical plan through OneExchange, in order to get HRA funding.
5. I'm Pre-65, but my spouse is post 65...they also get insurance outside of OneExchange. May they get the HRA funds?
 - a. No, post 65 must get their insurance through OneExchange in order to access the HRA funds.

It is strongly advised that you reach out to OneExchange, in order to review the specifics for your particular situation.

Thank you.