

FAQs regarding your Retirement Healthcare Funding Plan

WHAT CAN MY FUNDS BE USED FOR?

Generally, funds can be used only for qualified medical expenses (e.g., health insurance premiums, deductibles, office visit co-pays, prescription medications, long-term care) and are received tax-free.

WHO CAN MY FUNDS BE USED ON?

The funds can be used for any tax dependent. An example of a tax dependent can be a child(ren), parent, and or spouse. The funds can be used on anyone you declare as a dependent on your federal income tax return.

CAN I CHOOSE MY OWN INVESTMENTS?

Yes. Similar to your 457 deferred compensation plan, you will have your own account and can choose from a list of investment options offered by the *Wise Choice for Public Employees*® plan. Investment options consist of nineteen core asset class specific Vanguard indexes that includes three asset allocation funds and a fixed stable/value fund without the typical liquidity restrictions. A managed account called PortfolioXpress® is provided at no additional fee. A complete list of our investment options can be found in the Funds at a Glance flyer.

HOW DO I SUBMIT A CLAIM?

There are two types of reimbursement – one for recurring monthly insurance premiums and another for general medical expenses. For a partial list of qualifying health care expenses, please go to the NPPFA Benefits website www.nppfabenefits.org under the VEBA/115 Claims tab and select Eligible Expenses. You must always include corresponding proof of payment to be eligible for reimbursement and to avoid any processing delays.

UPLOAD YOUR CLAIM TO NPPFA BENEFITS

Submit your claims directly on the NPPFA Benefits website by using the online claims portal. Go to www.nppfabenefits.org and select the VEBA/115 Claims tab. Then click the "Miscellaneous" claim button to submit any eligible medical expense or use the "Monthly" claim button for recurring monthly insurance premium reimbursements. Log into your account and follow the instructions for submission. If this is the first time you've used the online portal, please click "First Time User/Login Help" to establish your login credentials.

WHEN CAN I EXPECT REIMBURSEMENT?

Monthly claims are specifically for reimbursement of recurring monthly insurance premiums. When you create a monthly claim, NPPFA Benefits will process your monthly reimbursement request to ensure funds are deposited in your bank account around the 5th of each month. You can request reimbursement of the full premium amount, or strategically choose a lesser

amount to leave more funds in your retirement healthcare account to grow tax free for future use.

Miscellaneous claims can include a single medical expense or up to ten separate items. Please allow 2-3 weeks to process your reimbursement upon receipt of completed paperwork. Using the online system will expedite this process.

WHAT HAPPENS IN THE EVENT OF MY DEATH?

In the event of your death, if remaining funds exist, these funds may be used by your spouse or any qualified dependent (a person listed on your tax return). In the absence of a spouse or qualified dependents, assets in your account will be paid to a named beneficiary.

WE ARE HERE TO HELP

If you have any questions regarding your retirement healthcare funding plan, our NPPFA Benefits service representatives are readily available to conduct meetings in person, via phone call, or virtual video conference at a time and place that works best for you. Please go to www.nppfabenefits.org and choose the Book an Appointment tab to schedule a meeting time with a service representative. Alternatively, you can reach our office staff below:

OFFICE HOURS:

Mon-Fri 9am-5pm CST

PHONE:

866-994-6312 (call or fax)

EMAIL:

service@nppfabenefits.org

ADDRESS:

1701 E. Lake Avenue, Suite 400
Glenview, IL 60025