



You have a Medical Expense Reimbursement Plan ("MERP") as part of your benefits package.



If you have access to alternate group medical and prescription drug coverage, your MERP offers nearly 100% coverage. The program will reimburse you for eligible co-pays, co-insurance and deductibles incurred through your alternate group medical plan up to \$9,450/single and \$18,900/family per year. Plus, no premium contribution will be deducted from your paycheck.

ELIGIBILITY

- 1. Current employees as of December 31, 2023:** If you are already enrolled in the Prime Healthcare medical plan by December 31, 2023, you are eligible to enroll in the MERP plan.
- 2. Employees enrolled in the MERP in 2023:** You MUST go through the online enrollment site to re-enroll in the MERP plan for 2024.
- 3. New employees:** Whether you're a full-time or part-time employee, eligibility requirements apply. Check out the benefits guide for more details.
- 4. Employees with Qualifying Events or New Eligibility:** Life is full of changes — and that is okay! If you have experienced a qualifying event like marriage, birth of a child, or a change from per diem to full-time or part-time, you might be eligible. Reach out to your HR department to learn more about your options.

WHEN YOU CAN ENROLL

- **Annual Open Enrollment:** Is your yearly chance to enroll. Ask your HR department for your location's open enrollment dates.
- **Qualifying Event:** Life changes like marriage, birth of a child, or shifts in spouse's employment status.
- **Spouse's Annual Open Enrollment:** Your window to another enrollment opportunity.
- **New Employee:** Welcome aboard!



HOW TO ENROLL

- Step 1.** Enroll in an alternate group medical plan (usually your spouse's) and waive coverage on a Prime Healthcare medical plan.
- Step 2.** Enroll in the MERP using the online enrollment site.

IRS RULES

Health Reimbursement Arrangement (HRA) and Flexible Spending Account (FSA) Enrollment:

You might currently be enrolled in a Health Reimbursement Arrangement (HRA) or a Flexible Spending Account (FSA). It is important to note that reimbursement cannot be obtained simultaneously from both the MERP and your HRA or FSA.

Ineligible Alternate Coverage Plans:

Employees are **NOT** eligible for the MERP if they are covered by alternate plans such as:

- A High Deductible Health Plan (HDHP) paired with active contributions to a Health Savings Account (HSA). However, if your spouse is not enrolled in the MERP, they can contribute to an HSA and utilize the funds. These HSA funds cannot be utilized for medical expenses related to the MERP enrollment. All members, though, can utilize HSA funds for dental and/or vision expenses, provided they are not covered by the MERP.
- Medicare, Tricare or Medicaid coverage
- Healthcare Exchange Policy offered under the Affordable Care Act
- Individual policy coverage
- Limited Benefit Health Plan coverage
- Another Prime Healthcare medical plan

CLAIMS

You have various options available for accessing your benefits and filing a claim: using a debit card at the time of service, filing a claim through our online portal or the mobile app, or the conventional paper method. At Pinnacle, we prioritize offering you choices that align with your preferences. **Reminder: Keep all your receipts!**



Debit Card:

Use your debit card at the time of service to pay your co-pay, deductible or pick up your prescription. Visit the online portal at prime.pinnacletpa.com/MERP to upload receipts and check your balance.



Electronic Claims (Online Portal & Mobile App):

Online Portal: File a claim by visiting prime.pinnacletpa.com/MERP

To learn more about the online portal and how to file a claim, there is a QuickStart guide available in the resources section at prime.pinnacletpa.com.

Mobile App: Download and login to PCMI Wallet to file a claim, upload receipts and check your balance.



Paper Claims:

If you choose to go the paper route, follow these steps:

1. Complete the MERP claim form.
2. Sign the claim form.
3. Send the claim form to **MERP@pinnacletpa.com**, fax it to **(949) 253-5420** or mail it to the following address:

Pinnacle Claims Management, Inc.
P.O. Box 2220
Newport Beach, CA 92658