

Frequently Asked Questions

This FAQ will be updated periodically. Please check back often for additions.

1. How is my eligibility for a Settlement Supplement determined?

A verified Class Member electing coverage in a LLNS medical plan option is eligible for a Settlement Supplement. If you believe you are eligible for a Settlement Supplement but have not completed a Class Member Data Form, please contact the Settlement Administrator at 1-800-978-8522 or by email at llnretireesettlement@archersystems.com

2. What happens if I do not elect a LLNS sponsored medical plan option?

Eligibility for the Settlement Supplement is based on election to a LLNS sponsored plan. You cannot receive a Settlement Supplement unless you enroll in a LLNS sponsored medical plan option.

3. How will I receive my Settlement Supplement?

You will receive your Settlement Supplement through a Health Reimbursement Account (HRA) that will be created up for all eligible Class Members.

4. What is an HRA?

An HRA is a reimbursement account designed to cover eligible healthcare expenses as defined in Section 213(d) of the Internal Revenue Code. For a complete list of eligible expenses see <https://www.irs.gov/pub/irs-pdf/p502.pdf>

5. When are HRA funds going to be available?

Currently, funds are scheduled to be available in January 2021. You will be able to submit any eligible expenses incurred beginning January 1, 2021.

6. How was the Settlement Supplement determined?

The Settlement Supplement determination details are provided on the Settlement Administrators website at [http://www.llnretireesettlement.com/documents/Final%20Approval%20Order%20&%20Judgment%20\(04-10-20\)%20-%20File%20Endorsed.pdf](http://www.llnretireesettlement.com/documents/Final%20Approval%20Order%20&%20Judgment%20(04-10-20)%20-%20File%20Endorsed.pdf) - Schedule C

7. Will the Settlement Supplement amounts be subject to change in future years?

Yes. The amount of the Settlement Supplement may increase or decrease depending upon market and other factors. You will be notified during each open enrollment period of the new Settlement Supplement amounts.

8. What expenses will an HRA cover?

An HRA typically covers premium costs and eligible expenses as defined by section 213(d) of the Internal Revenue Code. A link to the IRS website providing detailed information can be found at <https://www.irs.gov/pub/irs-pdf/p502.pdf>

9. Do unused HRA funds rollover to the next year?

Yes. Any unused dollars will rollover at the end of the plan year.

10. Is my family covered by my HRA?

Yes. All class members covered under the same policy are eligible to submit expenses. Those electing coverage under a LLNS plan separately will be able to submit only their claims to the HRA.

11. Does my HRA earn interest?

No, interest is not credited to your HRA account

12. How is the HRA funded?

The HRA is funded annually based on your medical plan election, and continued participation in the LLNS sponsored group plans—if you are not Medicare eligible and enrolled in one of the Anthem Blue Cross or Kaiser options **OR** if you are Medicare eligible and enrolled through Via Benefits or the Kaiser Senior Advantage Plan through LLNS.

13. Does the HRA come with a payment card?

No. In order to receive reimbursement, you will be required to sign up for direct deposit into the bank account of your choice. You will receive instructions about setting up direct deposit and how to receive reimbursement(s) in early to mid-January 2021.