



Understanding Your New MERS HCSP Account

*Prepared for:
Wayne County Retirees*

*Presented by:
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Agenda

- New stipend amounts for 2022
- Action items: myMERS, beneficiaries, and direct deposit
- Eligible expenses
- Using your account – claims and reimbursement options
- Investment options
- Key takeaways and tips
- Resources
- Frequently Asked Questions
- Important contacts
- Q&A

New 2022 Stipend Amounts

Starting January 2022:

\$140.25

- Those retirees whose health insurance benefits were established and modified by the 1990 Wayne County Health and Welfare Plan

\$135.25

- All other retirees



Action Items

Action Items – What's Next?

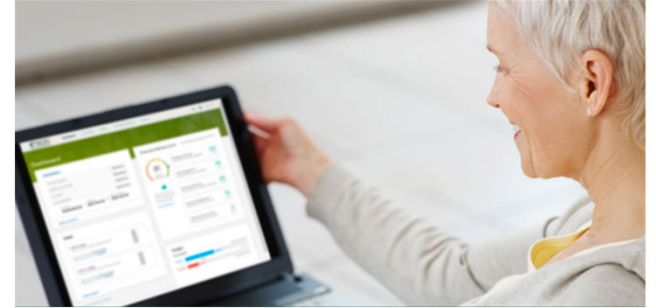
- Your accounts are now live in our system.
- You can:
 - 1 Create your myMERS online account
 - 2 Set up direct deposit
 - 3 Name beneficiaries
 - 4 Submit claims
 - 5 Review and change investments

Create your myMERS account

*Creating your myMERS account is recommended, but **not required** to use your MERS HCSP funds.*

Your myMERS account provides:

- 24/7 access to your HCSP account
- Allows you to:
 - Update contact information
 - Change your investments
 - Add/edit beneficiaries
 - Submit claims
 - Set up direct deposit
 - Set up pay to provider



Create your myMERS account

To create your myMERS account:

1. Visit www.mersofmich.com
2. Click on “Create myMERS account” under the green “Log In” button.
3. Provide the requested personal information.

Important: Enter your Hire Month and Year as “01/1950”. Failure to do so will prohibit you from creating your myMERS account.

4. For your security, you will be prompted to verify your identity through two-factor authentication upon login, which means:
 - You will receive a text message, email, or voice call from our recordkeeper, Alerus, with your verification code.
 - Enter the code and submit to access your account

Set Up Direct Deposit

- Direct deposit ensures you get your reimbursements paid as quickly as possible compared to regular mail.
 - Direct deposit can be set up two ways:
 1. Online using your myMERS account
 2. Completing the HCSP Direct Deposit Agreement form
- **Tip:** The fastest, most secure way is to use your myMERS account

Direct Deposit Form



MERS Health Care Savings Program
 PO Box 64535 • St. Paul, MN 55164-0535
 866.808.7823 (option 3)
 www.mersofmich.com

Health Care Savings Program Direct Deposit Agreement

Use this form if you are establishing or updating banking information associated with your MERS Health Care Savings Program account. This information can also be managed securely using your myMERS account. Simply log in and click the "Claims Management" link in your left-hand navigation to avoid submitting this paper form!



Submit your reimbursement electronically!

You have several options:



Upload your Reimbursement Claim Form using your myMERS account at www.mersofmich.com.



Download the Alerus Health Benefits app and attach your receipt using your mobile device's camera.



Set up direct payment to the provider by uploading a copy of the bill you received from your doctor's office. Assets from your Health Care Savings Program account will be used to directly pay the bill.

Please print clearly • Retain copy for your records

1. Information about you

Last name*	First name*	Last four digits of SSN*	Phone number (with area code)*
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Type of application (select only ONE): New Change

2. Account information

Checking account Savings account

Financial Institution name			
Address		Phone	
City	State	Zip	
ABA routing number (9 digit)		Account number	

3. Required signature



The Benefit That Keeps Working

Upon Enrollment

Participant, spouse and any legal dependent(s) may use the account for medical expense reimbursement (tax-free)



Upon Death of Participant

Spouse and any legal dependent(s) may continue to use the account for medical expense reimbursement (tax-free)



Upon Death of Spouse/Legal Dependent

Primary Beneficiary may use the account for medical expense reimbursement (taxed at time of payment)



Upon Death of Primary Beneficiary

Contingent Beneficiary may use the account for medical expense reimbursement (taxed at time of payment)




The ability to name beneficiaries who can use your account balance after you pass away is **unique to MERS**

Name Your Beneficiaries

Add or change your beneficiaries in two ways:

1. Your myMERS account (fastest and safest)
2. Complete and return or upload the MERS Beneficiary Designation Form
3. Listed beneficiaries should be someone ***other than*** spouse or dependents



Municipal Employees' Retirement System of Michigan
 800.767.MERS (6377)
 www.mersofmich.com

Do this online!
 Log into your myMERS account from www.mersofmich.com

Beneficiary Designation Form – Health Care Savings Program

Please print clearly • See attached guide for details • Retain a copy for your records * Required field

1. Information about you

Last name*	First name*	Social Security Number*	Phone number (with area code)*
Name of employer* Wayne County		Municipality number (4 digits)* 8261	Plan number (6 digits)* 301675

2. Spouse information

In this section, you'll identify your spouse (if applicable) who, along with your legal dependents at separation from employment, may use the account on a tax-free basis for reimbursement of medical expenses. At the time of reimbursement, you will validate that the claim is for your spouse or a legal dependent of yours.

In the event of your death, your spouse, and any of your legal dependents who have not attained the IRS' age limit may continue to use the account on a tax-free basis for reimbursement of medical expenses until the account reaches zero balance. If you are not married, but have legal dependents, your account balance will transfer (in equal amounts, if more than one) to their name for continued reimbursement of medical expenses on a tax-free basis until they reach IRS age limitations. At that time, those dependents will convert to named beneficiaries. Access to the account for reimbursement of medical expenses will continue, however, reimbursements will become taxable and a 1099 will be issued to the individual for each tax year they continue to use the account.

Name (First, Last)	Date of birth (mm/dd/yyyy)	SSN
Spouse		

3. Beneficiary information

If your account balance exceeds the life of you and your spouse/legal dependents, the remainder will transfer to a named beneficiary who can use the account on a taxable basis for reimbursement of medical expenses. You may name one or more individual(s) as Primary Beneficiary and one or more as Contingent (cannot be a Trust). If you die without a spouse, legal dependent, or a named beneficiary, the representative of your estate may name a beneficiary who may use the remainder of your account for medical expenses on a taxable basis. In this case, if your estate does not contact MERS within one year of your death, any account balance will revert to the employer's Trust.

Primary Beneficiary – NOT your spouse or legal dependents

Name of Primary Beneficiary* (Spouse, if applicable)	Relationship*	Social Security Number*	Date of birth (mm/dd/yyyy)*	Percentage*

If you want to add more beneficiaries, please attach a separate list that you have signed and dated. Must equal 100%

Contingent Beneficiary – NOT your spouse or legal dependents

Name of Contingent Beneficiary*	Relationship*	Social Security Number*	Date of birth (mm/dd/yyyy)*	Percentage*

If you want to add more beneficiaries, please attach a separate list that you have signed and dated. Must equal 100%



Eligible Expenses

Most Common Expenses

- Insurance Premiums
 - Medicare Part B
 - Medicare Advantage
 - Medigap
 - Dental
 - Vision
 - Long-term Care
- Medical Expenses
 - Prescriptions
 - Co-pays
 - Office visits
 - Medical equipment



Eligible Expenses

The full list of expenses can be found in IRS Publication 502 by visiting: <https://www.irs.gov/publications/p502>

- Ambulance
- Artificial limbs
- Blood tests
- Blood transfusions
- Braces
- Cardiographs
- Chiropractor
- Contact lenses
- Crutches
- Dental treatment
- Dentures
- Dermatologists
- Diagnostic fees
- Drug addiction therapy
- Drugs (prescription)
- Elastic hosiery (prescription)
- Eyeglasses
- Healing services
- Hearing aids
- Health care insurance premiums*
- Insulin treatment
- Lab tests
- Long-term care insurance
- Medicare B premium
- Operating room costs
- Ophthalmologist
- Orthopedist
- Osteopath
- Pediatrician
- Physician
- Podiatrist
- Practical nurse for medical services
- Prescription medicines
- Splints
- Surgeon
- Therapy equipment
- Vaccines
- X-rays



Using Your Account

Reimbursement/Payment Options



Paper Form



myMERS Online Account

Best option for paying expenses that can be adjusted after the point of service!



Mobile App

Fastest option



Health Benefits Debit Card

Best option for paying fixed-price expenses such as prescriptions and co-pays



Always
save your
receipts!

Paper Forms by Mail

Complete and return your HCSP Reimbursement Claim Form and evidence of expense and payment by Mail



Alerus Retirement and Benefits
 PO Box 64535 • St. Paul, MN 55164-0535
 866.808.7823 (option 3)
 www.mersofmich.com

Wayne County Health Care Savings Program Reimbursement Claim

Please print clearly • See attached guide for details • Retain a copy for your records

Submit Your Reimbursement Electronically

- Upload your Reimbursement Claim Form to the Claims Management Portal in your myMERS account.
- Download the Alerus Health Benefits app and attach your receipt using your mobile device's camera.

1. Information about you

Last name*	First name*	Social Security Number*	Phone number (with area code)*
Name of employer*			
Wayne County –Municipality #8261; Plan # 301675			

2. Reimbursement/payment election

One-Time Reimbursement

Use this section to indicate any one-time reimbursement details by listing each in a separate line item in the table below. A copy of the third-party receipt showing payment and the associated bill or statement detailing the expense incurred and the date of service must be provided to complete processing. Expenses may **not** be those covered by insurance.

Date(s) Provided	Expense (Co-pays, Rx, Dentist, etc.)	Provided to (Name, relationship)	Total
			\$
			\$
			\$
			\$
			\$
			\$
Attach additional forms if needed			Claim Total \$

Recurring Expense

To schedule reimbursement for a recurring expense that is paid monthly (such as insurance premiums or Medicare Part B), use the grid below. Each month should be itemized on its own line below.

Coverage Type (medical, dental, Medicare, etc)	Provided to (Name, relationship)	Month of coverage (12 months max)	Monthly Amount
			\$
			\$
			\$
			\$

A different reimbursement form should be completed for each type of premium. For example, if you have monthly premiums for dental and medical, complete separate forms for each.

Recurring expenses may only run for 12 months, after that time a

Wayne County Health Care Savings Program Reimbursement Claim

Last name* (please print clearly)	Social Security Number*
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3. Payment direct to provider

Skip this section if reimbursement is being directed to you. Please complete all required information – incomplete submissions may result in delays in processing this form.

Provider name*	Provider account number*
Provider address line 1*	Provider address line 2
Provider city*	Provider state* Provider zip*

4. Claimant's certification and signature

- I certify that all expenses for which reimbursement of payment is claimed by submission of this form were incurred either by me or by my dependent(s)
- I certify that the medical expenses incurred by me or by my dependent(s) are "qualifying expenses" as defined by the Internal Revenue Code, Section 213(d). I understand that if these medical expenses are deemed not to be qualified medical expenses, I may be liable for payment of all related taxes on amounts paid by the Plan related to such unqualified expenses.
- I certify that the medical expenses claimed have not been reimbursed or cannot be reimbursed under any other health plan coverage.
- I take full responsibility for the accuracy and veracity of all the information I have provided. I certify I am entitled to these benefits.
- I understand that all reimbursements are made by Direct Deposit from MERS HCSP and must go into the same account.

Signature of member*	Date (mm/dd/yyyy)*
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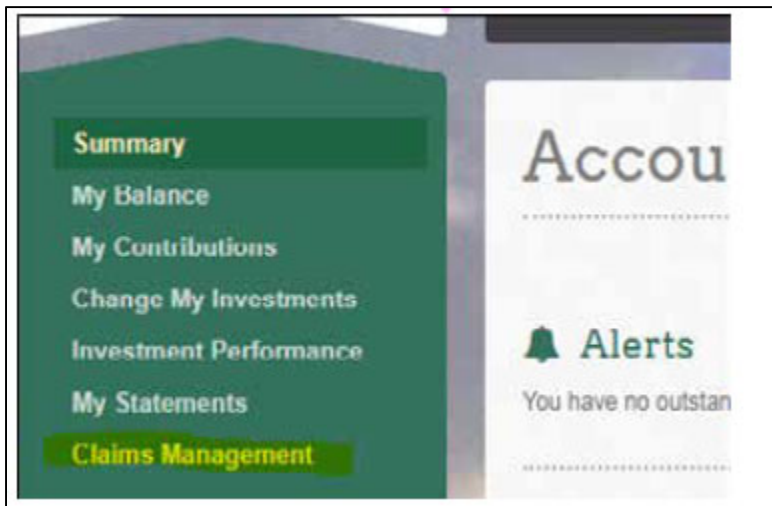
* Required field

Please mail completed forms to:
Alerus Retirement and Benefits
ATTN: Health Benefits Department
PO Box 64535
St. Paul, MN 55164-0535



Using Your Account

myMERS Account – Claims Management Portal



In the Claims Management Portal you can:

- File a claim online
- Request payment directly to your provider
- Upload receipts and track expenses
- Much more!

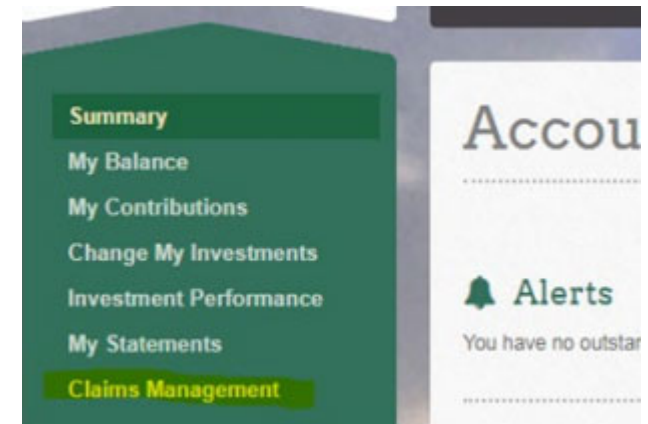
Online/Mobile Reimbursements

Account Access

Employers & Participants

LOG IN

Upload receipts and submit claims through your online myMERS account



Have a smartphone or tablet?



Take a picture of your receipt and submit it in a snap using the Alerus Retirement Benefits mobile app.



Pay Directly To Provider

- myMERS website

Create Reimbursement

Online claims filing is a fast and easy way to file claims. Just click the "File Claim" button and start filing!

Pay From *

Pay To *

- HCSP Claims Reimbursement Form

3. Payment direct to provider

Skip this section if reimbursement is being directed to you. Please complete all required information – incomplete submissions may result in delays in processing this form.

Provider name*		Provider account number*	
Provider address line 1*		Provider address line 2	
Provider city*		Provider state*	Provider zip*

Health Benefits Debit Card

- Two cards per account
- Great for point-of-service expenses such as prescriptions and co-pays
- Best for those who:
 - Are not getting insurance premium reimbursements
 - Have coverage through a spouse
 - Have unused funds in their account
- Do not use your debit card if:
 - You do not have excess funds in your account
 - You get reimbursed each month for your insurance or Medicare Part B premium





Proof of Payment

Acceptable Proof of Payment

Avoid delays or denials. Be sure to submit the proper documentation.

Acceptable Documentation

- Social Security Statement for Medicare Part B
- Insurance renewal with policy and premium
- Insurance Explanation of Benefits
- Itemized bill from medical provider
- Store/Pharmacy Receipt
- Co-pay receipt from provider
- Must include date of service

Unacceptable Documentation

- Bank or credit card statement
- Credit card receipt only
- Cancelled check



Investment Options

Review and Change Investments

- Previously, your TASC HRA offered no ability to earn interest or invest funds



- Now, the first \$1,000 will be deposited into an interest bearing money market fund
- Any funds above \$1,000 will be invested



Simplified Investment Options

- Understanding the decision-making process has helped us design a strategic investment menu
- Grouping investment options into logical categories helps participants easily create fully diversified portfolios
- Our pre-built portfolio funds use outside institutional investment managers that are selected and monitored by MERS

Investment Categories

1

“Do it for me”

Fully diversified target date funds that automatically adjust over time

2

“Help me do it”

Prebuilt portfolios and individual funds to build your own portfolio

1

“Do it for me”

MERS Retirement Strategies - Target Date Funds

- A simple, effective all-in-one and highly-diversified investment choice
- Asset allocation changes from an emphasis on growth potential to a more conservative asset mix as participant approaches retirement age and throughout retirement
- Our Retirement Strategies are the **default investment selection**, based on projected target-date of retirement at age 65

1

“Do it for me”

Funds that transition automatically for employees



How to Change Your Investments

No action needed if your account balance is under \$1,000.

Investments can be changed in two ways:

1. Online using your myMERS account
2. Complete and return the HCSP Investment Change Form



Municipal Employees' Retirement System of Michigan
 1134 Municipal Way • Lansing, MI 48917
 800.767.MERS (6377) • Fax: 517.703.9706
 www.mersofmich.com

Health Care Savings Program Investment Change Form

Please print clearly • Retain a copy for your records

Do this online!
 Log into your myMERS account from www.mersofmich.com

Employer verification - To be filled out by your employer

Name of employer*	Municipality number*	Division number (6 digits)*
Wayne County	8261	301675

1. Information about you

Last name*	First name*	MI	Social Security number*

Email address

2. Change election choices

I want to CHANGE my investment selections (please select only one)

These changes will affect only my FUTURE contributions (current dollars will remain in existing funds)

These changes will affect only my CURRENT account balance (future contributions will continue to go into current fund)

These changes will affect BOTH FUTURE contributions and CURRENT account balance

Health Care Savings Program Investment Change Form

3. Investment menu

If you wish to make changes to your investment choices, provide whole percentages below (**total allocated must equal 100%**). If this section is left blank, allocations will remain as your last recorded investment election or (for new participants) will default to the age-appropriate Retirement Strategy fund.

“Do it for me”

Retirement Strategies	%
2005 Retirement Strategy	%
2010 Retirement Strategy	%
2015 Retirement Strategy	%
2020 Retirement Strategy	%
2025 Retirement Strategy	%
2030 Retirement Strategy	%
2035 Retirement Strategy	%
2040 Retirement Strategy	%
2045 Retirement Strategy	%
2050 Retirement Strategy	%
2055 Retirement Strategy	%
2060 Retirement Strategy	%

Please refer to the *Understanding the MERS Investments Menu* book and the *Fund Summary Sheets* for information regarding each investment option, including potential redemption fees, and restrictions (www.mersofmich.com).

“Help me do it”

Portfolios Built for You (Stocks/Bonds)	
MERS Total Market Portfolio	%
MERS Global Stock Portfolio (100/0)	%
MERS Established Market Portfolio (60/40)	%
MERS Diversified Bond Portfolio (0/100)	%

Funds to Build Your Own Portfolio	
Large Cap Stock Index	%
Mid Cap Stock Index	%
Small Cap Stock Index	%
Emerging Market Stock	%
International Stock Index	%
Real Estate Stock	%
Bond Index	%
High Yield Bond	%
Short-Term Income	%





Key Takeaways and Tips

Key Takeaways and Tips

- ✓ One account per person – retiree and spouse
 - Two debit cards will be issued per account
 - Each account can be used for the retiree, spouse and dependents you claim on your tax return
- ✓ You have a beneficiary option
 - Be sure to name them
 - Beneficiaries should be someone other than your spouse or dependents
- ✓ Any balance over \$1,000 will be invested
 - Review your options and make changes based on your risk tolerance and goals
- ✓ Claims no longer have to be filed by year end

Key Takeaways and Tips

- ✓ It's easier to submit claims as they occur
- ✓ Direct deposit can go to the same checking/savings account BUT must be set up separately for each HCSP account
- ✓ Amwins Group Plan with Transamerica and/or Express Scripts claims process has changed
 - Amwins will bill for full premium
 - You will pay Amwins the full premium out-of-pocket by check or debit
 - Amwins will send us a monthly report of premiums paid
 - MERS/Alerus will send reimbursement to you via check or direct deposit (if setup)

Key Takeaways and Tips

- ✓ Save time – set up a recurring reimbursement
 - Your Medicare Part B is larger than your stipend (the 2022 premium is \$170.10)
 - It is easier to set this up for recurring reimbursement than it is to pay Medicare Advantage, Medigap, or prescription premiums separately
 - You only need to submit documentation annually (i.e., your Social Security Statement)
 - Get reimbursed monthly by check or direct deposit (if setup)

Key Takeaways and Tips

- ✓ If you don't have internet, smart phone, or a tablet, etc. ask a family member or friend to help you
- ✓ The fastest, safest way to submit claims is using myMERS or the mobile app. Mail takes longer and is much less secure
- ✓ Keep documentation, receipts, and proof of payment with your tax records.
 - Alerus doesn't retain copies of receipts.
 - Always keep all of your receipts and save them with your tax records each year.



Frequently Asked Questions

Frequently Asked Questions

Q: If we have an account with TASC, will an account with MERS automatically be created?

A: Yes, your MERS HCSP account will automatically be created. However, in order to access the information or submit claims electronically, you will have to setup your myMERS online account. You can do this by going to www.mersofmich.com and clicking on “Create myMERS Account”. You must enter all the required information and go through the multifactor authentication to access their online account. **NOTE: Regardless of when you were actually hired, you must use 01/1950 as your month and year of hire to set up your account.**

Q: Will all of my TASC account balances be transferred to MERS?

A: Yes, any remaining funds were transferred to MERS.

Frequently Asked Questions

Q: Will all of my direct deposit information be transferred to MERS?

A: No, for your safety and security, TASC will not transfer your bank account information. For the fastest reimbursement of claims, you can set up your direct deposit with MERS online via your myMERS account or by completing the Direct Deposit Form that was included with your Welcome Packet, which was mailed from MERS during the second week of December.

Q: When will my new debit cards be sent out?

A: Your Alerus Retirement Health and Benefits debit cards should be delivered by January 1. In the event that you don't receive your card, please contact Alerus at 866-808-7823 (select option 3) to request one. Please note that you will receive two debit cards per HCSP account, so if you and your spouse both have HCSP accounts, you will receive four cards. Debit cards can be used by you, your spouse and your legal dependents. However, if you and your spouse both have HCSP accounts, it might make sense to use your own debit card for your account and your spouse use their debit card separately.

Frequently Asked Questions

Q: Is my debit card connected to my bank account?

A: No, your new Alerus Retirement and Health Benefits debit card is only connected to your HCSP account.

Q: Will changing from TASC's HRA to MERS HCSP have any impact on my Amwins Group coverage through Transamerica or Express Scripts or my individual medical or prescription drug plan?

A: No, your HRA from TASC is transferring to MERS HCSP. It has no impact on your insurance coverage. The main difference will be how Amwins insurance premiums are billed, paid, and reimbursed. For all others, you will have to fill out new/different forms but otherwise, MERS HCSP operates very much the same way your TASC HRA did.

Frequently Asked Questions

Q: Can I set up a recurring expense reimbursement?

A: Yes. Recurring claims reimbursement can be setup online via your myMERS account or by completing and submitting the Wayne County Health Care Savings Program Claim Form.

This new form was created just for Wayne County retirees to make it easier to file claims for ongoing expenses such as insurance premiums, one-time claims, and pay-to-provider.

For recurring expenses, be sure to fill in each month and the amount of the expense for each month you are claiming. For example, January through December requires 12 entries. You will be reimbursed in full for any past expenses provided funds are available, and then will be reimbursed monthly for future claims.

If you are a retiree on the Amwins Group Plan with Transamerica and/or Express Scripts, **you do not need to complete this form for recurring expenses**. If you are submitting for recurring reimbursement for multiple types of premiums (i.e., medical, dental, and vision) you should complete and submit three forms, one for each set of expenses.

Frequently Asked Questions

Q: When will I receive my stipend each month from the County?

A: The County will work to report and submit funds approximately on the 25th of each month. Due to the timing of reporting and processing, it may take up to two business days to post to your account. During months where a holiday may fall within that timeframe, the County will report and remit your stipends early to ensure they are available by the 1st of each month.

Q: When can I expect my reimbursement payment to post via direct deposit, check or credit to my debit card?

A: For claims received by noon, they would be processed the following business day for expenses that have already occurred. For future or recurring expenses, previously paid expenses would be processed the following business day and future expenses would be processed on the first of the month. Funds may take up to two business days to appear in your bank account. If funds are being sent via mail, please allow 10-15 business days from the time the claim is submitted to the time you receive your check. To avoid delays, it is highly recommended that you set up direct deposit for claims reimbursement. If the first day of the month falls on a weekend or holiday, processing would then be the next business day, and the payment would then appear two business days later.

Frequently Asked Questions

Q: If my spouse and I have separate accounts, can they be combined after the transfer?

A: Unfortunately not. Just like with TASC, your accounts will be set up and funded separately.

Q: When do I need to contact MERS and/or Alerus for problems?

A: MERS and Alerus are here to help.

If you need assistance with accessing your myMERS account, making changes to your contact information, adding beneficiaries, or making investment changes, you should contact the MERS Service Center weekdays from 8:30 a.m. – 5:00 p.m. ET at 800-767-MERS (6377).

For help with setting up direct deposit, pay-to-provider, claims eligibility, claims status or questions about previously filed claims, you can call Alerus at 866-808-7823 (select option 3). As a reminder, you cannot submit claims until after January 1, 2022.

Frequently Asked Questions

Q: Is there a dedicated Wayne County phone number for MERS and Alerus or are they just general numbers?

A: MERS and Alerus are committed to serving your needs. MERS Service Center handles calls for all MERS employers and participants and can be reached weekdays from 8:30 a.m. – 5:00 p.m. ET at 800-767-MERS (6377). As our recordkeeper, Alerus has a dedicated extension for MERS employers and participants. They can be reached at 866-808-7823 (select option 3).

Q: I haven't used my TASC account and have a lot of money in it. Can I submit claims for services rendered before participation in MERS HCSP?

A: Yes. MERS doesn't have any limits to when claims can be filed. You can submit claims for insurance premiums paid, Medicare Part B, prescriptions, co-pays, office visits, etc., provided that the date of service was after your retirement date and that you have not submitted for a reimbursement of that claim previously with TASC or any other HRA provider (that would be a violation of IRA rules).

Frequently Asked Questions

Q: TASC didn't offer investment options and MERS does. What if I don't want my money invested?

A: One of the advantages of MERS HCSP is that you will now receive interest on your account balance up to \$1,000. If your account has a balance of \$1,000 or less, funds will remain in the interest bearing money market account.

Any assets above \$1,000 must be invested with MERS. By default, your assets will be invested in an age-appropriate Retirement Strategies (target date fund), but you can change how your current and future assets are investment at any time.

If you have concerns about losing money due to market volatility, MERS Investment Menu makes it easy to choose more conservative investment options to suit your comfort level with investment risk.

If you do not want any money invested in the market, you will need to submit claims for reimbursement to draw your account balance to \$1,000 or less.

Frequently Asked Questions

Q: Can I name a trust as my HCSP beneficiary?

A: No. Per plan rules, primary and contingent beneficiaries must be a person or persons. As a reminder, HCSP funds can always be used for you, your spouse, and any legal dependents, so your beneficiaries should be someone other than your spouse or legal dependents. Examples include parents, adult children, siblings, aunts/uncles, or even a friend.

Q: I am on the Wayne County Amwins Group plan through Transamerica and/or Express Scripts. Do I have to submit a claims form?

A: No, you will not need to submit a claims for premiums paid to Amwins. Amwins will bill you for the full premium, which you pay directly to Amwins. Then each month, Amwins will send MERS/Alerus a report of the premiums you paid. MERS/Alerus will then reimburse you up to the full amount of the premium paid, so long as funds are available in your account. For example, if you paid Amwins \$200 in premiums and your account balance is just the \$135.25 stipend from the County, MERS/Alerus will mail you a check for \$135.25 and would deny the remaining claim of \$64.75 due to insufficient funds. For faster claims reimbursement, be sure to set up your direct deposit.



Resources

Resources

To better assist you with this transition, MERS has created a special website just for Wayne County retirees.

This site is a one-stop-shop for everything you need to know to use your new MERS HCSP account

The website can be found at:
www.mersofmich.com/WayneCounty



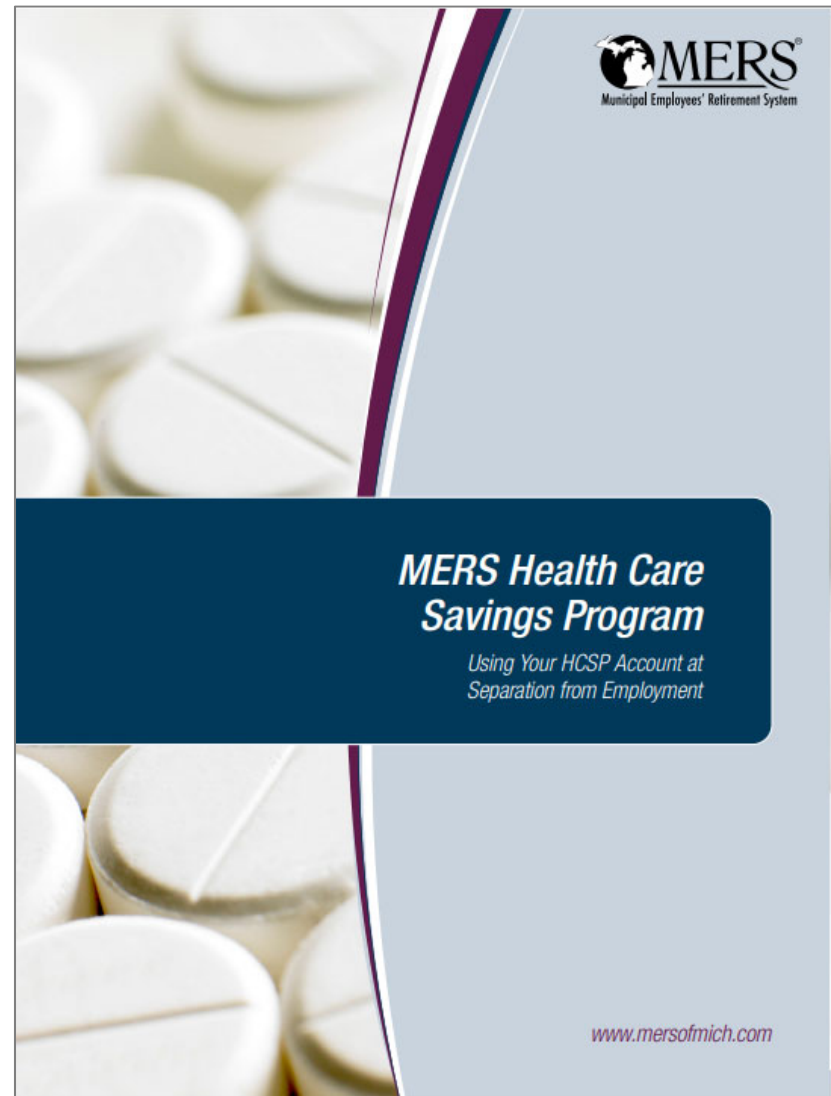
Resources

MERS Website for Wayne County Retirees has information on:

- Key dates
- Action items
- How to use your HCSP
- Investment information
- Forms
- Publications
- FAQ's
- Important Contacts

Resources

- MERS HCSP Separation Guide:
 - Was mailed with your Welcome Packet
 - Provides step-by-step instructions on how to use your HCSP account



Where Can I Find Forms?

1. Your blackout notice included Claim/Reimbursement and Beneficiary Change form.
2. Your Welcome Packet will include a Beneficiary Change, Direct Deposit, Investment Change, Claim/Reimbursement form and a guide on how to use your HCSP account
3. All forms are available on the special website we created in the Resources/Forms section.
4. We've brought copies with us today
5. The County retiree website
 - <https://www.waynecounty.com/departments/mb/benefits/benefit-forms-information.aspx>
6. The forms section of the sub-chapter website www.wcsubchapter38.com



Customer Service Contacts

Customer Service Contacts

- **Wayne County Amwins Group retiree medical insurance** or prescription coverage issued by Transamerica and Express Scripts, you should continue to call 877-847-9906
- **Contact MERS** for assistance with myMERS account access and making account changes such as contact information, adding beneficiaries, or investment changes by contacting the **MERS Service Center** weekdays from 8:30 a.m. – 5:00 p.m. EST at 800-767-MERS (6377)
- **Contact MERS's recordkeeper, Alerus** at 866-808-7823 option 3, for help with setting up direct deposit, pay-to-provider, claims eligibility, claims status or questions about previously filed claims



Q&A