You talked, we listened.
We’re continuing to make it easier for you

New features for 2017:
Effective January 1, 2017, GE will change administrators of the prescription drug plan from CVS Caremark to OptumRx. A new GE Pharmacy card will arrive in the mail in December, replacing your current card and giving you access to 12,000 additional pharmacies through OptumRx, on top of the ones you use now.

If you anticipate large dental and vision expenses, you now have the option to elect a Limited Purpose FSA, instead of a Health Care FSA, to pay for those expenses only. Make this election once a year during annual enrollment.

Here are some tips:
With the Auto-Reimbursement feature, you will automatically be reimbursed from any balance in your account within two to three business days after your claim is processed by your health plan administrator.

If you choose to fund a Flexible Spending Account (FSA), those Health Care funds will be used first. After they have been exhausted, funds will be taken from your HRA.

Unused HRA funds will roll over and you can carry up to $500 of unused FSA funds into the following plan year.

If you anticipate large dental or vision expenditures, consider funding a Limited Purpose FSA or select Pick & Process, where you review claims received from your health plan and choose how to process them, as your reimbursement method.

Please note: You can select one FSA plan – either a Health Care FSA or a Limited Purpose FSA, not both.

Unused HRA funds will roll over and you can carry up to $500 of unused FSA funds into the following plan year.

New hires will be defaulted into Auto-Reimbursement upon enrollment but can change anytime, as well.

If you need help:
Call Health Coach from GE at 1-866-272-6007
OptumRx at 1-800-509-9891
or optum.com
WageWorks at 1-888-303-3006
Or visit the WageWorks portal at wageworks.com/ge

New features for 2017
The GE Pharmacy Card and Auto-Reimbursement
For those enrolled in Options 1 & 2

Easier access
to your GE Health Reimbursement Account (HRA) and Flexible Spending Accounts (FSA).
The GE Pharmacy Card and Auto-Reimbursement
Saves time and eliminates the need to verify claims*

Pharmacy
Your GE Pharmacy card will work as both your OptumRx ID and your account debit card.

At your network pharmacy, just swipe and expenses will be paid directly from your account until funds are exhausted.

Medical, dental and vision**
The amount you need to pay your doctor will be automatically reimbursed by direct deposit or check from any balance in your account.

Look at the chart below to understand how this new process works when you visit a doctor or fill a prescription.

Fred visits his doctor.

Fred goes to fill a prescription.

Fred shows his card and swipes; that’s it.

Fred’s doctor submits his claim to the GE Benefit Plan to determine what insurance will cover and what Fred is responsible for paying.

Fred waits for the explanation of benefits from his health plan and bill from his doctor/provider.

Expenses covered by Fred’s prescription drug plan will be verified automatically and paid directly from any balance in his HRA.

Fred waits for his EOB and bill before paying his doctor.

Fred is automatically reimbursed from his HRA account via direct deposit or check from any balance remaining.

Once Fred gets his funds, he pays the doctor directly for what is owed.

HRA
Health Reimbursement Account

HCFSA
Health Care Flexible Spending Account

LPFSA
Limited Purpose Flexible Spending Account

* Verification may still be required for certain out-of-network claims.

** Dental and vision expenses only reimbursable under an HCFSA or LPFSA.