



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 \$9,200/single and \$18,400/family per year. Plus, no premium contribution will be deducted from your paycheck.

ELIGIBILITY

- 1. Current employees as of December 31, 2024:** If you are already enrolled in the Prime Healthcare medical plan by December 31, 2024, you are eligible to enroll in the MERP plan.
- 2. Employees enrolled in the MERP in 2024:** You MUST go through the online enrollment site to re-enroll in the MERP plan for 2025.
- 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)
- 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