

# Medical Expense Reimbursement Plan (MERP)

## Frequently Asked Questions

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**1. What is the MERP?**

The MERP is a Medical Expense Reimbursement Plan. It is a new plan option available to eligible employees who have alternate coverage available (through a spouse, for example). In short, it allows employees to be reimbursed for the medical expenses he/she incurs under the alternate coverage.

**2. Am I eligible to participate in the MERP?**

Employees are eligible to enroll in the MERP if all three of the following conditions are met:

- (1) The employee is benefits eligible,
- (2) The employee has enrolled in alternate medical coverage, and
- (3) The alternate coverage available to the employee is NOT a High Deductible Health Plan with a HSA.

**3. I have alternate coverage available. Do I have to enroll in the MERP?**

No. The MERP is voluntary for eligible employees. The MERP is one of four medical options available for employees.

**4. Can I enroll in the MERP and the Healthcare Flexible Spending Account?**

Employees may enroll in both the MERP and the FSA, however, employees may not be reimbursed for the same expenses under both plans. Employees enrolled in the MERP may wish to enroll in the FSA to cover expenses that are not otherwise covered by the medical plan. This might include expenses like dental expenses, contact lenses, other prescription drugs that are not currently covered by the Hamilton County medical plan but are FSA eligible expenses. Employees who elect to enroll in the MERP and the FSA should carefully evaluate their expenses to assure they do not contribute too much towards the FSA, and risk losing the funds at year-end.

**5. My spouse and I are both County employees. Can one or both of us enroll in the MERP?**

If the alternate coverage available to a County employee is County coverage, the County employee cannot enroll in the MERP.

**6. The alternate coverage I have available is a High Deductible Health Plan with an HSA, can I enroll in the MERP?**

No, due to tax implications.

**7. My alternate coverage includes a spousal surcharge. Can I be reimbursed for the surcharge?**

The MERP will reimburse for a spousal surcharge, to the extent that the surcharge is greater than the current Hamilton County surcharge. Otherwise stated, the MERP will reimburse the difference between the alternate coverage spousal surcharge and the current Hamilton County spousal surcharge.

**8. Can I get reimbursed for dental expenses through the MERP?**

No. The Medical Expense Reimbursement Plan is for your medical expenses. You are only eligible for reimbursement for copayments, co-insurance, etc. to the extent those services would have otherwise been covered by the Hamilton County Medical Plan.

**9. What if my alternate coverage covers an expense that the County's plan doesn't cover, will the MERP reimburse for that expense?**

No. The MERP will only provide reimbursement for expenses that would otherwise be covered by the Hamilton County plan. For example, the Hamilton County medical plan does not cover cosmetic surgery. Therefore, no reimbursement would be made for expenses incurred related to cosmetic surgery. To the extent the expense is considered a FSA eligible expense, the employee could submit that expense to his/her Flexible Spending Account for reimbursement.

**10. What are my payroll contributions for the MERP?**

Hamilton County employees enrolled in the MERP will not have a payroll deduction for the plan.

**11. What is the maximum reimbursement I can get from the MERP?**

There are two types of reimbursements under the plan.

1. Premiums / payroll contributions: Employees are able to be reimbursed for the amount he pays for the Alternate Coverage that exceeds the current Coverage First 2500 payroll contributions, up to:
  - a. Single: \$150/month maximum
  - b. Double: \$200/month maximum
  - c. Family: \$400/month maximum
2. Health care expenses: Employees are eligible for reimbursement for the following items, with no established maximums:
  - a. Deductibles, co-pays and co-insurance paid under the Alternate Coverage if those expenses would have been covered under the Hamilton County plan.
  - b. Amounts with respect to Health Care Expenses that are excluded from coverage under the terms of such Alternate Coverage, if those expenses would have been covered by the Hamilton County plan.

**12. Am I able to be reimbursed for my prescription drugs co-payments under my Alternate Coverage?**

Yes. To the extent the prescription drug is covered by the Hamilton County medical plan, you could be reimbursed for the expense.