

ILLINOIS EASTERN COMMUNITY COLLEGES

MEDICAL REIMBURSEMENT PLAN Summary – 2019

LEVEL 1 Employees - All *Full-Time Employees*

In the event an employee chooses to waive coverage for themselves in the IECC Group plan and elects coverage under a spouse's plan or private insurance, IECC will reimburse up to **\$3,500** in medical out of pocket expenses (***not including insurance premiums***) per employee per year.

1. Employees shall submit a claim form and copy of their Explanation of Benefits (EOB) form and IECC will reimburse the provider directly, resulting in a non-taxable benefit.
2. IECC will only pay from the other provider's Explanation of Benefits, thus assuring the employee is not requesting reimbursement for expenses that were not incurred, or expenses that were incurred by someone who is not eligible.
3. The plan the employee moves to cannot be an HSA. (Qualified high-deductible medical plans cannot have reimbursement from any other source.)
4. Employees electing the MRP plan are electing for medical only. The employee would still need to select a dental option.
5. Employees should file claims within **six months** of the date charges for the services were incurred. Claims filed later than that date may be declined or reduced.
6. IECC can **only** reimburse the **employee's** expenses. Reimbursement **cannot** be provided for Spouse and Dependent expenses.