Harvard University Copayment Reimbursement Program (CRP) FAQ

What is the Copayment Reimbursement Program?
Harvard University provides a unique reimbursement program to assist employees who face high medical costs in a year. You do not have to enroll in this coverage. If you are eligible, once you meet the thresholds described below, you may be reimbursed for covered medical costs.

Who is eligible for the Reimbursement Program?
You must be an active union staff member, have an annual FTE* salary of $95,000 or less, and be enrolled in one of Harvard University’s Medical Plans, other than the High Deductible Health Plan.

How does this benefit work?
A certain threshold in Qualifying Reimbursement Expenses must be met before reimbursement will be made. The threshold is determined by your FTE* salary and whether you have individual or family coverage in a Harvard medical plan.

Individual Coverage Threshold: Once you have met the Individual Threshold, reimbursement begins.

Family Coverage Threshold: Once any combination of family members combines to meet the Family Threshold, all members of the family will be reimbursed.

COPAYMENT REIMBURSEMENT PROGRAM THRESHOLDS

<table>
<thead>
<tr>
<th>If My Medical Plan Enrollment Status Is:</th>
<th>And My Full Time Equivalent (FTE)* Salary Is:</th>
<th>My Threshold For In-Network Office Visit Copayments Is:</th>
<th>My Threshold For In-Network Prescription Drug Copayments Is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual</td>
<td>Less Than $70,000</td>
<td>$135</td>
<td>$500</td>
</tr>
<tr>
<td></td>
<td>$70,000-$95,000</td>
<td>$270</td>
<td>$1,000</td>
</tr>
<tr>
<td>Family</td>
<td>Less Than $70,000</td>
<td>$330</td>
<td>$1,000</td>
</tr>
<tr>
<td></td>
<td>$70,000-$95,000</td>
<td>$660</td>
<td>$2,000</td>
</tr>
</tbody>
</table>

What are Qualifying Copayment Reimbursement Expenses?
The Copayment Reimbursement Program reimburses in-network office visit copayments and prescription drug copayments. For an expense to be eligible, you must meet the participant eligibility criteria at the point the expense is incurred and at the point the request for reimbursement is received for processing.

Who administers the Harvard University Medical Copayment Reimbursement Program?
Benefit Strategies, LLC is Harvard’s administrator for these benefits.

*FTE salary is your annual salary if you work full-time. If you work less than full-time, your FTE is the salary you would earn if you worked full-time at your same rate of pay.
How do I submit for reimbursement?
Once you have incurred expenses sufficient to meet your threshold amount, submit detailed and legible receipts with a completed CRP Reimbursement Request Form to Benefit Strategies. Benefit Strategies will first apply expenses towards your threshold. Amounts submitted above the threshold will be reimbursed to you. As you continue to incur Qualifying Reimbursement Expenses, you may submit for reimbursement in the same manner.

What is Supporting Documentation/Detailed Receipt?
Detailed, legible receipts from in-network medical providers and pharmacy and mail-order pharmacy providers are considered Supporting Documentation. Cancelled checks and credit card receipts by themselves are not acceptable.

How do I obtain a CRP Reimbursement Request Form?
There are several ways to obtain this form:
- Go to www.benstrat.com. Click on the Harvard University link on the home page and then click on the link for the CRP Reimbursement Request form.
- Go to the HARVie Forms page
- Request a form be sent to you by contacting Benefit Strategies at 855-HVD-FLEX (855-483-3539) or info@benstrat.com.

How do I submit the Copayment Reimbursement Request Form?
You submit forms and supporting documentation to Benefit Strategies via fax, mail or secure email (see contact information at the bottom of the page.)

When and how will I be reimbursed?
Properly completed forms, including all required supporting documentation, received at Benefit Strategies will be expedited for payment as quickly as 2-7 business days and take no longer than 7-10 business days.

Participants can choose to be reimbursed by check or direct deposit. (You can provide direct deposit information by logging in to your secure account at www.benstrat.com or by completing a Benefit Strategies Direct Deposit Authorization Form.)

What is my plan year and deadline for submitting expenses?
Your plan year runs from January 1, 2015 – December 31, 2015. Reimbursement requests for expenses incurred during the plan year can be sent in at any point in the plan year but no later than March 31, 2016.

How do I view my submitted reimbursement requests?
There are several methods available to you:
- Log in to your secure account with Benefit Strategies by visiting www.benstrat.com. Click on the Harvard University link on the home page. From there, look for the Secure Account Login button. (If you are a first time user, click on the New User link to create your username and password.) After you login you will see all plans you are enrolled in with Benefit Strategies.
- Download the Benefit Strategies mobile application, available on iTunes and Google Play Store.

What can I expect from Benefit Strategies?
- Claims will be paid in a timely manner.
- Benefit Strategies representatives will be able to provide information regarding your Harvard University Reimbursement Program. We can explain how the program works and how to submit for reimbursement. However, for any questions regarding your medical insurance plan and what constitutes covered expenses, please contact your medical insurance carrier directly.
- Our Customer Service Representatives are available Monday through Thursday from 8:00 AM to 6:00 PM (Eastern Time) and on Friday from 8:00 AM – 5:00 PM (Eastern Time) via telephone at 855-HVD-FLEX, online chat at benstrat.com, and email at info@benstrat.com. Language translators are available, please call for details.