Optum Financial®

Retiree Reimbursement Arrangement

Get reimbursed for your medical costs

Your employer will establish an account in your name called a Retiree Reimbursement Arrangement (RRA). The RRA can be used to reimburse eligible medical expenses allowed by your plan. All RRA reimbursements for adjudicated eligible expenses are income tax free.

RRA contribution amount

Your employer determines the amount they will put into your arrangement. They will provide you with a copy of the RRA plan summary document, which contains additional information on contribution specifics.

How your RRA works

If you have incurred an eligible expense, you may use the RRA to reimburse yourself for that expense. Certain plan premiums may also be set up to be reimbursed automatically via Electronic Funds Transfer (EFT) each month. Please note, you cannot use your RRA to pay for medical premiums out of pocket. You must pay your premium, then submit a claim form to United Healthcare to request reimbursement from the RRA.

Once payment has been made, complete and submit a claim form to UnitedHealthcare requesting reimbursement from the RRA. Be sure to include supporting documents or receipts showing:

- Date of purchase or service
- Doctor's, pharmacy's or other provider's name
- Patient/subscriber name
- Service or product you paid for

Frequently asked questions

What are eligible expenses?

Your employer decides what expenses can be reimbursed. Those are called "eligible expenses."

Eligible expenses may include:

- Plan premiums for Medicare Advantage (Part C), Medicare Part D prescription drug and Medicare supplement insurance plans
- Prescription drug costs
- Copays or coinsurance
- Dental and vision expenses

More details on eligible expenses will be outlined in the plan summary document.

How can I get reimbursed?

Reimbursements from your RRA can be directly deposited into your checking or savings account. Direct deposit is usually a faster way to get reimbursed. If you decide not to set up direct deposit, reimbursements will be issued as a check and mailed to the address on record.

Please note: You will receive an RRA welcome kit with more information approximately 2 weeks prior to your effective date.