



HPAE

**HEALTH PROFESSIONALS AND ALLIED EMPLOYEES, AFT/AFL-CIO  
RETIREE MEDICAL TRUST**

140 Sylvan Avenue, Suite 303, Englewood Cliffs, NJ 07632  
201-947-8000

## How to Submit a claim to the HPAE Retiree Medical Trust for Reimbursement

To be eligible for benefits under the HPAE Retiree Medical Trust Medical Expense Reimbursement Program (the "Program") you must meet two requirements: 1) you must terminate Covered Employment and 2) be at least age 55. When both requirements are met you will be eligible to receive reimbursement for *Covered Expenses* you incur up to the amount in your Employee Account (if you have less than 5 years of Active Service) or in an amount determined by the Program Trustees (if you have 5 or more years of Active Service).

*Covered Expenses* include the following expenses you incur while you are eligible under the Program, provided you are not reimbursed for the expenses from any other source and you do not claim the expenses as a deduction on your personal tax return: premiums paid for a health, dental, or vision insurance plans or long-term care insurance, charges for the diagnosis, cure, treatment or prevention of disease or injury, and prescription drugs that are not paid by any insurance plan. Over-the-counter medications are not Covered Expenses and therefore not reimbursable under the Program.

To file a claim:

1. Notify Tara Carter at Benserco (the Program's third party administrator) that your employment has ceased and you would like to submit a claim. You can reach Tara by telephone at 201-947-8000 or by email at [quatara.carter@benserconj.com](mailto:quatara.carter@benserconj.com).
2. Tara will send you a Benefit Claim Letter, Reimbursement Claim Form, Employment Authorization Release Form, and return envelope.
3. Complete and return all the Forms to Benserco. Attach documentation substantiating the Covered Expense (such as a copy of your premium billing or itemized bill for the medical service together with a paid receipt). Also attach proof of your age (such as a copy of your driver's license or birth certificate). You need to submit proof of age only with your first claim.
4. Once we receive the required documents and your former employer verifies that you are no longer working in Covered Employment, your claim will be processed. In general, claims are processed within 7-10 business days.
5. If all documentation is not submitted properly we will notify you in writing requesting the missing documentation. Please keep in mind that missing documents will delay the processing of the claim.

All claims should be submitted within 30 days after end of the calendar year in which the expense was incurred.

For more information on the HPAE Retiree Medical Trust, visit our website at [www.benserconj.com](http://www.benserconj.com) and click on the HPAE logo.