Health and Wellness Card FAQ – Cerner

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What are the features of my Health & Wellness Card?
For Cerner Associates and their dependents enrolled in Cerner’s Health Benefits, the Health & Wellness Card serves as their health benefits identification and eligibility.

The Health & Wellness Card can be used for additional purposes beyond health benefits identification and eligibility. This will give you the ability to:

- Maintain a consolidated personal health record with Cerner Health
- Enter health information and share info with providers as needed
- Reduce check-in time at the Healthe Clinic
- Access claims, FSA and HRA balances, and online form submission
- Access weight kiosks for wellness competitions, like the BeHealthe Weight Loss Challenge, with an easy card-swipe
- Track Healthe Living with Rewards activities and incentives

What is Cerner Health?
Cerner Health is an online tool to help you manage and improve your health. With Cerner Health, you can create a personal health record (PHR) that is portable and stays with you no matter what doctor or hospital you visit or where you work.

With information contained in your PHR, you can participate in eVisits, or share information with your care team. Cerner Health provides personalized recommendations, alerts and education along with the ability to participate in comprehensive care programs.

How do I set up my Cerner Health Account and connect to Cerner HealthPlan Services?
The Health & Wellness Card links you to your Cerner Health account, which only you can access and manage.

If you have previously created your Cerner Health Account-[for example if you are participated in the weight loss challenge and already set up your Cerner Health account.]

I have a Cerner Health Account

<table>
<thead>
<tr>
<th>STEP 1</th>
<th>Log on to <a href="http://cernerhealth.com">http://cernerhealth.com</a></th>
</tr>
</thead>
<tbody>
<tr>
<td>STEP 2</td>
<td>Enter the Username you have already created</td>
</tr>
</tbody>
</table>
STEP 3 | Enter the password you have already created

If you don’t have a Cerner Health account, it is necessary to create one if you are 18 years of age or older. To do so, follow these easy steps:

**I want to create a Cerner Health Account**

- Go to cernerhealth.com/cards
- Click on the “Register” button in the “Don’t have an Account?” section.
- Enter the required information:
  - Your 16-digit Card Number located at the bottom of your Health & Wellness card. (Please do not use the Member ID number.)
  - Date of Birth (for the card holder)
  - The security words displayed on the screen

Use this number without spaces to activate your Cerner Health account.

- You will then be asked if “Your Name is on the Card” or “You Manage This Card for Someone Else”.
  - It is recommended the primary subscriber activate their card first and then activate their dependent(s) under the age of 18.
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- Each member 18 years of age and older will need to create their own personal account.
- If it’s your card, click on the “Continue” button in the “Your Name is on the Card” section.
- Enter the required information:
  - Your email address (and confirm it) – This must be unique and each adult member will need to use a different email address. As an example: you could use your work email address and your spouse could use your home email address.
  - Username – This must be unique
  - Password (and confirm it)
  - Security Question – Select from the drop down list or create your own
  - Provide an answer to the Security Question
- Read the Terms of Use and check the “I agree” to the Cerner Health Terms of Use and Privacy Policy.
- Click the “Create Account” button

If you have additional cards to activate for dependent(s), please follow the instructions below, otherwise you may click on “Home” at the top of the page to return to the Cerner Health Overview page. You will then be able to create the connection to Cerner HealthPlan Services.

If you have additional cards to activate for dependent(s) under the age of 18:

- Click on the “Add Another Card” button. The ‘Register Card’ screen will appear again.
  - Enter The 16-digit Card Number located at the bottom of the dependent’s Health & Wellness card
  - Date of Birth (for the dependent)
  - The security words displayed on the screen
- Click the “Continue” button.
- Click the “Create New Record” button
- Create a “Username” for your dependent:
  - You then have the opportunity to create a password for the dependent and allow them to sign in separately to manage their own record.
- Click the “Create Record” button
You can then add another dependent’s card or to start exploring cernerhealth.com, click “Home” at the top of the page.
Will my spouse and dependents receive a Health & Wellness Card?
If your dependents are covered with Cerner’s Health Benefits they will receive a Health & Wellness Card that will serve as their Healthcare benefits identification and eligibility confirmation. The Health & Wellness card design has both color and background that is significant to the individual and their gender, age and elections and location.

There are four different card types based on the following criteria:

- Health Plan Medical Election – KC Based
- Health Plan Medical Election – Non-KC Based
- FSA Only Election
- Non-TPA (No Health Plan Medical or FSA Election)

**Health Plan-Medical Election KC-Based**

**Health Plan Medical Election – Non-KC Based**
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FSA Only Election

Non-TPA Member Election

(no Health Plan or FSA election)
How do I use the Health & Wellness Card for Health Benefit services?

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<tr>
<th>Location</th>
<th>Description</th>
<th>Application of Funds</th>
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</thead>
<tbody>
<tr>
<td>At the Pharmacy</td>
<td>Your pharmacy processes your prescriptions through MedTrak</td>
<td>Any available FSA and/or HRA dollars will be applied automatically</td>
</tr>
<tr>
<td>At my Physician’s Office</td>
<td>Your provider will submit your claims to Cerner HealthPlan Services</td>
<td>Any available FSA and/or HRA dollars will be applied automatically to your member responsibility</td>
</tr>
<tr>
<td>At my Dental or Vision Provider</td>
<td>For any member responsibility for services provided after other available Dental or Vision benefit coverage has been applied, you will be asked to provide a form of payment for this expense</td>
<td>Submit a request for reimbursement using the online forms for any available FSA or HRA funds</td>
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</table>

How will I access my Health Reimbursement Account (HRA) and Healthcare Flexible Spending Account (HCFSA) Funds?

**At the Pharmacy?**

Pharmacies participating in our network have "real-time" claims processing. As a result, they will be able to access your HRA and/or HCFSA funds at these pharmacies for Cerner’s Health Benefits approved prescriptions. This means that when the pharmacy processes your prescriptions through MedTrak (the Health benefit’s RX provider) any available HRA and/or FSA dollars will be applied automatically. If your member responsibility for the prescription is fully covered by the available funds you have in your FSA or HRA account, you will be able to pick up your prescription with no out of pocket responsibility. If there is any member responsibility left after all available FSA/HRA funds are applied or you have depleted all FSA and/or HRA funds, you will be asked to provide a form of payment for this expense.

Section 9003 of the Affordable Care Act established a new uniform standard for medical expenses. Effective Jan. 1, 2011, distributions from health FSAs and HRAs will be allowed to reimburse the cost of over-the-counter medicines or drugs only if they are purchased with a prescription and letter of medical necessity from their physician... This new rule does not apply to reimbursements for the cost of insulin, which will continue to be permitted, even if purchased without a prescription. For more information, please review the information available at [http://www.irs.gov/publications/p502/index.html](http://www.irs.gov/publications/p502/index.html)
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At my Physician’s Office?
If you are enrolled in the Health Reimbursement Account (HRA) and/or a Healthcare Flexible Spending Account (FSA), your Health & Wellness Card will also serve as your Healthcare benefits identification and eligibility.

Any eligible medical expense must be submitted to Cerner HealthPlan Services for consideration and reimbursement. Your provider will need to submit claims as they have in the past, so that Cerner HealthPlan Services can apply the negotiated discounts. Cerner HealthPlan Services will then draw from your HCFSA and/or HRA to cover your payments based on your current benefit selections and the availability of any FSA or HRA account funds.

At my Dental or Vision Provider?
If there is any member responsibility for services provided after other available Dental or Vision benefit coverage has been applied, you will be asked to provide a form of payment for this expense. If the services meet eligibility for FSA or HRA reimbursement and you have available funds in your FSA and/or HRA accounts, you may submit a request for reimbursement using the online forms submission or you may fax or email the FSA/HRA Reimbursement form found in the Forms Library on the Cernerhealth.com website. See ‘How do I submit eligible expenses for reimbursement?’

How do I submit eligible expenses for reimbursement?
There are four ways you can submit eligible expenses for reimbursement to Cerner HealthPlan Services.

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<tr>
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<th>Instructions</th>
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<tbody>
<tr>
<td>Online</td>
<td>Submit your reimbursement request with receipts through the online form process on the Forms library on the Cerner HealthPlan Services website (link under Health Team on your Cernerhealth.com account).</td>
</tr>
<tr>
<td>Fax</td>
<td>Fill out the FSA/HRA Reimbursement form located on the Forms library on the Cerner HealthPlan Services website  (link under Health Team on your Cernerhealth.com account) and fax the form with receipts to Cerner HealthPlan Services at 1-816-571-6994</td>
</tr>
<tr>
<td>Email</td>
<td>Fill out the FSA/HRA Reimbursement form located on the Forms library on the Cerner HealthPlan Services website  (link under Health Team on your Cernerhealth.com account) and email the form with receipts to Cerner HealthPlan Services at <a href="mailto:clientservices@cernerhps.com">clientservices@cernerhps.com</a></td>
</tr>
<tr>
<td>Postal Service</td>
<td>Fill out the FSA/HRA Reimbursement form located on the Forms library on the Cerner HealthPlan Services website  (link under Health Team on your Cernerhealth.com account) and mail the form with receipts to Cerner HealthPlan Services at: PO Box 12338, Kansas City, Missouri 64116-0338</td>
</tr>
</tbody>
</table>
How will I be reimbursed for FSA Medical claims and how quickly?
FSA medical reimbursement requests received by 10:00am will be processed the same business day.* If Cerner HealthPlan Services has Direct Deposit information on file for you, the reimbursement will be processed and deposited into the bank account on file within two business days based on your individual banks processing. If Cerner HealthPlan Services does not have Direct Deposit information on file, you will receive a paper check in the US mail. Cerner HealthPlan Services processes paper checks on a weekly basis.

If you would like to provide Direct Deposit information so you receive your reimbursements sooner than US mail timeframes, you can find the Direct Deposit form in the Forms Library on the Cernerhealth.com website.

*Processing timeframes outlined above are based on a complete FSA reimbursement submission including required signatures, itemized receipts and submission for eligible items.

How will I be reimbursed for FSA Dependent Care Claims and how quickly?
FSA Daycare reimbursement requests received by 10:00am will be processed the same business day.* If Cerner HealthPlan Services has Direct Deposit information on file for you, the reimbursement will be processed and deposited into the bank account on file within two business days based on your individual banks processing. If Cerner HealthPlan Services does not have Direct Deposit information on file, you will receive a paper check in the US mail. Cerner HealthPlan Services processes paper checks on a weekly basis.

If you would like to provide Direct Deposit information so you receive your reimbursements sooner than US mail timeframes, you can find the Direct Deposit form in the Forms Library on the Cernerhealth.com website.

Note: FSA Daycare reimbursements are processed based on available funds that have accrued with bi-weekly payroll deductions. If you have submitted reimbursement requests for expenses greater than your accrued balance, the reimbursement request will pend and automatically release as new deductions are taken.

*Processing timeframes outlined above are based on a complete FSA reimbursement submission including required signatures, itemized receipts and submission for eligible items.
How do I access any remaining FSA funds from the previous year through the March 15th grace period?
Claims submitted by your provider of services will be processed as they have in the past, after negotiated discounts are applied, Cerner HealthPlan Services will then draw first from any available FSA funds and then from any available HRA funds based on date of service and fund year to cover remaining member responsibility. Claims with a previous year date of service will be reimbursed with available previous year FSA and then previous year HRA funds. Claims with current year dates of service will be reimbursed with any remaining previous year FSA funds until the close of the grace period before the current year available funds will be used. If you have expenses you’ve paid for out of pocket (such as dental, vision, FSA eligible OTC etc.), you must submit a request for reimbursement using the online forms submission or you may fax or email the FSA/HRA Reimbursement form found in the Forms Library on the Cernerhealth.com website. See ‘How do I submit eligible expenses for reimbursement?’

Do I need to save my itemized receipts?
Yes. Always retain your itemized receipts as proof of your eligible medical expenses as supporting documentation that may be required for reimbursement requests, tax preparation or audit purposes. For more information, please review the information available at http://www.irs.gov/publications/p502/index.html

What are eligible medical expenses?
Eligible medical expenses are those out-of-pocket medical, dental and vision expenses incurred by you or your eligible dependents, which are permitted by section 213(d) of the Internal Revenue Code (IRS_Code_Section_213(d)). In general, an eligible medical expense must be primarily for the prevention or alleviation of a physical or mental defect or illness. For example, eligible medical expenses may include costs of surgery, prescription drugs, contact lenses, and hearing aids. For more information, a partial list is provided in IRS Pub 502, available at http://www.irs.gov/publications/p502/index.html

How do I submit Medical claims under my Health Benefit?
There will be no change in the way claims are submitted to and processed by Cerner HealthPlan Services. In most cases, your healthcare provider will submit your claim automatically to Cerner HealthPlan Services and it will be processed on your behalf. Regardless, you should continue to follow the Cerner’s Health Benefits’ claims filing process.
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How do I check my Health Reimbursement (HRA) or Flexible Spending Account (FSA) balances?
You may check your HRA or FSA account balances online via the Cerner HealthPlan Services website accessed from Cernerhealth.com under Health Team. Click on “View Account Balances” to access your Cerner HRA and/or Medical FSA balance information, or you may call 1-877-765-1033.

What if I have not yet received my Health & Wellness Card?
If you have not received your Health & Wellness Card, please contact Cerner HealthPlan Services Member Services team at 1-877-765-1033 for further assistance.

What should I do if my Health & Wellness Card is lost or stolen?
Contact Cerner HealthPlan Services Member Services immediately at 1-877-765-1033 for further assistance.

Who do I contact if I have additional questions?
You may contact Cerner HealthPlan Services Member Services at 1-877-765-1033 for further assistance.

Where do I go for more information about Cerner Health?
A comprehensive list of frequently asked questions is located at cernerhealth.com. After logging in, the FAQ link can be found at the bottom of the page.