IMPLEMENTATION INFORMATION
HEALTH REIMBURSEMENT ARRANGEMENT

Welcome to Alerus. We appreciate the opportunity to provide employee benefit services for you and your employees. This is an outline of the documentation and information necessary to implement your health reimbursement arrangement (HRA) with Alerus.

Implementation Process

Note: Prior to the beginning the Alerus HRA implementation process, you or your broker **must** secure an HRA proposal from Alerus. The HRA proposal stipulates which HRA design features are (and are not) supported by Alerus, as well as pricing based on your HRA design.

To begin the implementation process, review and complete the Client Information Form, as well as the Adoption Agreement. Once completed, please return both to Alerus at **hwsetup@alerus.com**. Enter participant enrollment, as well as dependent data, on the enrollment spreadsheet and return via secure email connection.

Once Alerus receives the completed implementation pages from this document, we will begin your plan setup process. At that time, you will be contacted by our implementation specialist to answer any questions you may have and discuss the following:

- Plan design and set up details
- Submission of enrollment data to Alerus
- Funding options for HRA reimbursement payments
- Processing schedule for HRA claims
- Welcome communication for participants
- Ongoing administrative matters, (i.e., new enrollees, mid-year changes, terminations, etc.)

Important: The plan document must be completed and adopted before your HRA becomes effective. Alerus must receive the completed Adoption Agreement four weeks prior to your plan's effective date.

Contact us with any questions. In order to ensure your HRA is properly set up with Alerus your implementation documents should be completed carefully and completely.

Alerus Service Directory

Consulting Assistance

DeAnn Fiore
Health and Welfare Account Executive
P.O. Box 64535, St. Paul, MN 55164-0535
deann.fiore@alerus.com
952.253.1283

Implementation Services

Health and Welfare Implementation
hwsetup@alerus.com
800.898.9344

- Stacie Ravenhorst, CFC
- Rebecca Nordaas

CLIENT SERVICE CENTER
Monday – Friday, 7 a.m. – 7 p.m. CT
877.661.4727
healthbenefits@alerus.com

Once set up is complete, the implementation specialist will assign an administrator to your plan and notify you.

Important Restrictions

Additional administrative fees may apply — see your HRA proposal for details.

Participant Census Data

The census data is required for setup of your participants. This data must be submitted to Alerus in the provided Excel spreadsheet. Tab 1 captures employee information; Tab 2 covered dependent information. Both tabs will need to be completed to capture enrollment information.

HRA Funding Option

The HRA employee contributions will remain in the employer's bank account until they are needed for the reimbursement of claims. The funding method for HRA claims payments is via Alerus account and ACH pull.

Alerus Account and ACH Pull

Reimbursement payments are drawn on Alerus' bank account. A notification email is sent to the employer to review the payment report online. Alerus then pulls the total amount reflected on the report from the employer's bank account. Checks are mailed the day following reimbursement processing and direct deposit notices are immediately emailed to the participants; the funds are withdrawn from the employer's account one business day following the day they receive the payment report.

Plan Document Requirement

All HRAs require a plan document and summary plan description, which must accurately describe the HRA benefit and how it works. Alerus will not administrate based on a prior document. See applicable fees in your proposal.

It is critical the HRA plan document is up to date and includes all items stipulated by IRS regulations.

Ongoing HRA Administration

Plan Administrator

Employers will be assigned a plan administrator who will be responsible for managing the plan. The plan administrator will serve as the employer's main contact at Alerus and will keep the employer informed of any important information regarding their plan.

Adding New Participants

Add new participants to your HRA throughout the plan year through the employer website by using the implementation spreadsheet or the New HRA Enrollee Form. Contact your plan administrator for assistance.

Terminations and Changes

Employers should notify their plan administrator right away when a participant terminates employment or has a change in coverage impacting their HRA. Procedure after termination are dependent upon plan design, but in most cases participation ceases upon termination.

Administrative Invoices

Alerus processes invoices for services on the 15th of each month. Employers will receive a notification email to review the invoice online. Alerus requires monthly invoices be paid by EFT. Invoices are sent by email 10 days before the EFT transfers occurs.

Invoice detail can be accessed online at alerusrb.com. You will be assigned a user ID and password for this website during the implementation process.

Client Service Center

Alerus is happy to assist you and your employees with any questions, requests, or concerns regarding our services. Contact our client service center representatives as indicated on the front page.

Participants can access their accounts online or via the mobile app at any time. Online, they will have the ability to review their balances and account history, request payment from their plan, update personal information, modify investment elections and/or transfer funds between investments, and email Alerus' client service center. Employers can also access participants' account information online through our employer website.