

Understanding our Fertility Services HRA



An overview of Santen's Fertility Services HRA

Our Fertility Services Health Reimbursement Arrangement (HRA) is a Santen funded account designed to reimburse employees for qualified medical expenses specifically related to infertility treatment and services.

Q. Who is eligible for the Fertility Services HRA?

This program is offered in conjunction with our employer-provided health benefits. You must be enrolled in a Santen medical plan to be eligible. This plan will reimburse qualified expenses for employees, spouses or partners.

Q. What amount of assistance does this plan provide?

Santen will reimburse up to 80% of expenses for fertility treatment and medications, once the patient has met their annual health plan deductible. The maximum lifetime reimbursement for infertility expense reimbursement from this program is \$20,000. The plan will not reimburse for any service, treatment or medication that is covered by your health plan.

Q. How do I obtain my reimbursement?

If this is your first claim for the calendar year, you will need to first enroll into the plan. Please submit a completed enrollment form, a completed claim form and an Explanation of Benefits (EOB) for the relevant expenses to santenbenefits@epicbrokers.com. If an EOB is not available, supporting documentation from the doctor stating the procedure is needed due to a medical condition is required. Your information will be reviewed to verify eligibility for reimbursement prior to enrollment into the plan. The program is administered by NBS (National Benefit Services) who will be notified of your enrollment and provided with all documentation for your first claim. Once your enrollment into the plan for the calendar year is complete, you may send subsequent reimbursement requests directly to NBS.

Reimbursements will be issued for qualified medical expenses you have already incurred. The expense must have been incurred on or after the date you are enrolled in a Santen medical plan. For HRA reimbursement claim forms and to have your questions answered, please contact:



NBS Benefit Service Center

1-855-399-3035

service@nbsbenefits.com

<https://www.nbsbenefits.com/health-forms/>

Q. What if I terminate my employment during the plan year?

If you cease to be an eligible employee (i.e., you retire or terminate employment), your participation in the program will end. You will have 60 days from your termination date to send in a reimbursement request. You will be reimbursed for any qualified expenses incurred prior to your termination date up to the remaining limit, provided that you comply with the reimbursement request procedures required under this plan.

Q. How long will this program remain in effect?

Although Santen expects to maintain the plan indefinitely, we have the right to terminate the plan at any time. We also may amend the plan at any time and in any manner that we deem reasonable.

Q. Are my reimbursements taxable?

The HRA is intended to meet certain requirements of existing federal tax laws, under which the benefits that you receive through the program are generally not taxable to you. Santen cannot guarantee the tax treatment to any given participant, since individual tax circumstances may differ.

Q. Does the IRS require me to report on taxes concerning my Fertility Services HRA?

No IRS reporting is required.

