



MERS Health Care Savings Program

Wayne County Retirees

2024 Stipend Amounts

\$145.72

- Retirees whose health insurance benefits were established and modified by the 1990 Wayne County Health and Welfare Plan

\$140.72

- All other retirees

Payment & Reimbursement Options



Online/Mobile



Reoccurring reimbursement form



Debit Card

Direct Payment to Provider

Most Common Expenses

- Insurance Premiums
 - Medicare Part B
 - Medicare Advantage
 - Medigap
 - Dental
 - Vision
 - Long-term Care
- Medical Expenses
 - Prescriptions
 - Co-pays
 - Office visits
 - Medical equipment



Keeping It Simple

Reimbursement of your Medicare B payment is the simplest way to utilize your stipend.

DOCUMENTATION REQUIRED:

For Medicare Part B: *Annual Social Security Statement*.

Can't locate this? Visit ssa.gov for instructions or call them at: 800.772.1213.

The full list of expenses can be found in IRS Publication 502 by visiting: <https://www.irs.gov/publications/p502>

2024 Medicare Premiums

<https://www.cms.gov/newsroom/fact-sheets/2024-medicare-parts-b-premiums-and-deductibles>

Full Part B Coverage			
Beneficiaries who file individual tax returns with modified adjusted gross income:	Beneficiaries who file joint tax returns with modified adjusted gross income:	Income-Related Monthly Adjustment Amount	Total Monthly Premium Amount
Less than or equal to \$103,000	Less than or equal to \$206,000	\$0.00	\$174.70
Greater than \$103,000 and less than or equal to \$129,000	Greater than \$206,000 and less than or equal to \$258,000	\$69.90	\$244.60

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Recurring Expense Reimbursement

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Wayne County Health Care Savings Program Reimbursement Claim

Last name* (please print clearly)

SMITH

Social Security Number*

123-45-6789

Recurring Expense

To schedule reimbursement for a recurring expense that is paid monthly (such as insurance premiums or Medicare Part B), use the grid below. Each month should be itemized on its own line below. If the amount entered below exceeds the account balance, the following month's deposit will be used to make up for any difference. To reduce confusion, enter the amount below that is equal to the amount of your stipend.

Coverage Type (Medical, Dental, Medicare, etc.)	Provided to (Name, relationship)	Month of coverage (12 months max)	Monthly Amount
MEDICARE	NAME, Self OR Spouse	January	\$ 140.00
		February	\$ 140.00
		March	\$ 140.00
		April	\$ 140.00
		May	\$ 140.00
		June	\$ 140.00
		July	\$ 140.00
		August	\$ 140.00
		September	\$ 140.00
		October	\$ 140.00
		November	\$ 140.00
		December	\$ 140.00

A different reimbursement form should be completed for each type of premium. For example, if you have monthly premiums for dental and medical, complete separate forms for each.

Recurring expenses may only run for 12 months, after that time a new form will be required.

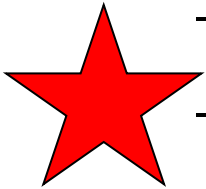
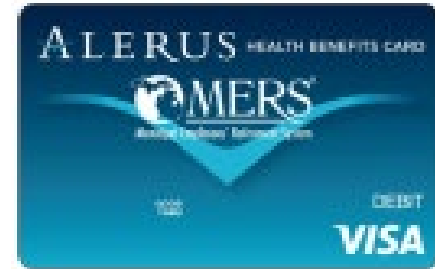
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Health Benefits Debit Card

- Two cards per account
- Great for point-of-service expenses such as prescriptions and co-pays
- Best for those who:
 - Are not getting insurance premium reimbursements
 - Have coverage through a spouse
 - Have unused funds in their account
- Do not use your debit card if:
 - You do not have excess funds in your account
 - You get reimbursed each month for your insurance or Medicare Part B premium



Resources

www.mersofmich.com/WayneCounty is a website for Wayne County retirees only to get necessary resources for using your MERS HCSP account

The screenshot shows the homepage of the MERS Wayne County website. At the top left is the MERS logo with the text "Municipal Employees' Retirement System" and "WAYNE COUNTY RETIREES". To the right of the logo is a navigation menu with the following items: "Key Dates", "Action Items", "Use Your HCSP", "Investments", "Resources", and "Contact Us". Below the navigation menu is a large banner area. On the left side of the banner, there is a white box with the text "Welcome Wayne County Retirees" and "To the MERS Health Care Savings Program (HCSP)". Below this text is a blue button with the text "GET STARTED →". To the right of the white box are three small images: a park scene, a person in a uniform, and a trolley. On the right side of the banner is a dark blue box with the text "CHARTER COUNTY OF WAYNE MICHIGAN" and a circular seal for "EXECUTIVE WARREN C. EVANS" with the text "SERVING 43 COMMUNITIES" around the bottom edge.

Customer Service Contacts

- **Contact MERS** for assistance with myMERS access and making changes such as contact information, beneficiaries, or investment changes weekdays from 8:30 a.m. – 5:00 p.m. EST at **800-767-MERS (6377)**
- **Contact Alerus** to set up direct deposit, pay-to-provider, or have claims questions at **866-808-7823 option 3**

Q&A