KNOW YOUR OPTIONS

YOUR GUIDE TO TRIBUNE’S SPOUSAL INCENTIVE HRA (SIHRA)

INSIDE
How the SIHRA Works :: FAQs :: Helpful Terminology
WHAT IS SIHRA?
The Spousal Incentive HRA, or SIHRA, reimburses employees, their spouse/domestic partners and dependents for eligible out-of-pocket medical care expenses from an alternate group medical plan. If you have access to alternate medical/prescription coverage - through a spouse, domestic partner, etc. - and waive your medical coverage through Tribune, the SIHRA offers you 100% coverage. This means you may be reimbursed for all of the eligible copays, coinsurance and deductibles incurred through your alternate medical plan (up to the maximum out-of-pocket limits under the Affordable Care Act). Plus, you won’t have premium contributions deducted from your paycheck!

WHO IS ELIGIBLE?
New hires and employees who are enrolled in a Tribune medical plan as of December 31, 2020, are eligible to enroll in the SIHRA if they have access to an alternate group medical plan. You may also become eligible if you experience a qualifying life event (see below).

HOW/WHEN CAN I ENROLL?
First, you must enroll in your alternate group medical plan and waive coverage through the Tribune Publishing medical plan. Then you can complete your SIHRA enrollment and attestation online. If you are currently enrolled in the Tribune medical plan, you may enroll during Open Enrollment or if you experience a qualified life event (marriage, spouse/domestic partner’s change in employment status, birth of a child, etc.). You can also complete this process upon enrolling as a new hire.

HOW DOES IT WORK?
After enrolling in your alternate group medical plan and completing enrollment in the SIHRA, you will begin to incur copays, coinsurance and deductibles from your doctor, pharmacy, labs, etc. All medical and prescription claims must first be submitted to your alternate group medical plan for the initial billing. You will present your alternate medical plan ID card and SIHRA ID card. Then your provider can file claims with your alternate group medical plan and SIHRA. Most claims will be paid directly to your provider through use of your SIHRA ID card. Or, if you pay for an eligible expense out of pocket, you may submit a paper claim for reimbursement (see FAQs for details).
CAN I ENROLL IN THE SIHRA IF I AM ENROLLED IN AN HRA OR FSA?
Yes, you are eligible to enroll in the SIHRA even if you are currently enrolled in an HRA or FSA – but the IRS states you CANNOT be reimbursed from both the SIHRA and your HRA/FSA.

WHAT IS AN “ALTERNATE GROUP MEDICAL PLAN”?  
An alternate group medical plan means you do not receive medical benefits from Tribune Publishing, but through your spouse/domestic partner’s coverage or another avenue of coverage. According to IRS rules, alternate group medical coverage does NOT include:
• Medicare, Tricare or Medicaid
• High Deductible Health Plan (HDHP) with active employer and employee contributions to a health savings account
• Healthcare Exchange Policy through the Affordable Care Act
• Individual policy
• Limited Benefit Health Plan
• Your spouse’s coverage is not considered your alternate group medical plan if they are also a Tribune employee and use a Tribune Publishing medical plan

WILL I RECEIVE AN ID CARD?
Yes. You will receive a SIHRA ID card that you can present to your provider, so they may file a claim for reimbursement claims.

HOW DO I SUBMIT A PAPER CLAIM?
1. Present your alternate group medical ID card.
2. Complete the SIHRA claim form and sign. The form includes the mailing address, email, telephone and fax number of Catilize Health.
3. Send the completed and signed claim form to Catilize Health, along with your office visit copay, coinsurance or deductible; Explanation of Benefits from your alternate group medical plan; and/or the "tab" from the pharmacy that includes the name of the drug, date filled, patient’s name and patient’s responsibility amount if you are filing a claim for prescriptions.
4. A check will be mailed to your home to reimburse you.

IS THERE A DEADLINE FOR FILING CLAIMS?
Yes. All 2021 claims must be received by March 31, 2022, or 90 days after termination.
HELPFUL TERMINOLOGY

SPOUSAL INCENTIVE HRA (SIHRA)
Reimburses employees, and their eligible spouse/domestic partners and dependents for eligible out-of-pocket medical care expenses incurred under an alternate group medical plan.

MEDICAL CARE EXPENSES
Deductibles, copays and coinsurance for eligible expenses incurred under the alternate group medical plan.

ALTERNATE GROUP MEDICAL PLAN
Any Non-Tribune Publishing group medical plan available to an employee, such as coverage through the spouse/domestic partner’s employer, another employer of the employee, or group coverage available to the employee from any other source including, but not limited to, eligible retiree benefit programs.

MAXIMUM REIMBURSEMENT
The annual maximum amounts that will be reimbursed for 2021 eligible medical care expenses are $8,550/Single or $17,100/Family.

IMPORTANT
Employees cannot make (or receive from an employer) health savings account (HSA) contributions while covered by the SIHRA. To make certain you use this benefit without incident, we have outlined the parameters of using SIHRA below.

By electing the SIHRA, I certify that:
• I and my eligible dependents will be enrolled in an “alternate group medical plan” (such as my spouse’s employer) at all times while I/we are enrolled in the SIHRA.
• The alternate group medical plan does not and will not consist solely of “excepted benefits” (such as limited-scope dental or vision coverage or other limited coverage).
• The alternate group medical plan is not an account that reimburses health care expenses up to a dollar limit, like an FSA or HRA.
• I understand I cannot make (or receive from an employer) health savings account (HSA) contributions while covered by the SIHRA.
• The alternate group medical plan is not:
  » High Deductible Health Plan (HDHP) with active contributions to a health savings account (HSA)
  » Medicare, Tricare, Medicaid or another governmental program health insurance coverage made available through the Affordable Care Act
  » Individual Policy
  » Limited Benefit Health Plans
  » A Tribune Publishing medical plan

The benefits described in this communication are for non-union employees, and for the employees in the newly organized bargaining units which do not yet have collective bargaining agreements in place. Benefits for union-represented employees under collective bargaining agreements may differ from the benefits described in this document.