

SERMA Flexibility Frequently Asked Questions

Can I be enrolled in IRMP and use my SERMA to purchase other insurance as well?

No, if you enroll or are enrolled in IRMP for 2012, you may only use your SERMA toward your IRMP premiums.

I am not enrolled in IRMP and would like to use my SERMA to purchase non-Intel sponsored health insurance. How do I do that?

If you choose not to enroll in IRMP for 2012, and have available SERMA credits, a reimbursement account will automatically be set up for you on the My Health Benefits website under the Your Spending Account tab. You may use Your Spending Account to reimburse yourself for health care premium costs that you incur.

I have a pre-existing condition; can I use SERMA to purchase coverage other than IRMP?

Having a pre-existing condition may impact your insurance choices and coverage options in 2012. Healthcare reform allows insurers to continue pre-existing condition denials for adults until 2014. If you have a pre-existing condition and choose to waive IRMP coverage in favor of another plan, you may be declined coverage or offered limited coverage.

Can I use SERMA to purchase coverage for my spouse or dependent children?

Yes, you can use your SERMA to purchase individual insurance for yourself, your spouse and your eligible dependent children. If you are Medicare eligible, you may not purchase IRMP coverage for your spouse or dependents if you do not enroll in IRMP.

If I want to remain enrolled in IRMP, may I use SERMA to purchase other coverage for my family?

No, if you are enrolled in IRMP you may only use SERMA towards IRMP premiums.

I am enrolled in my spouse's employer group medical plan. Can I use SERMA to pay the premium?

No, you may not use SERMA to reimburse yourself for another company's active employee group coverage.

When can I begin submitting reimbursement requests for my premiums?

You may begin submitting reimbursement requests for premiums that provide coverage effective January 1, 2012.

How do I submit my non-IRMP premium payment(s) for reimbursement?

You will receive a Welcome Kit from Your Spending Account (provided by AonHewitt) along with directions on how to submit a reimbursement claim in January 2012. You will have the option of submitting your claim online, by fax or by mail.

I am continuing my enrollment in IRMP for 2012. Do I need to pay my IRMP premium, and then request reimbursement from Your Spending Account?

No, your IRMP premium payments will continue to be paid directly from your SERMA. During Annual Enrollment you may elect how much of your IRMP premium you would like paid from your SERMA each month; 25%, 50%, 75% or 100%.

Who should I contact if I have additional questions on SERMA?

Call the Intel Health Benefits Center at 877-GoMyBen and select the SERMA option.