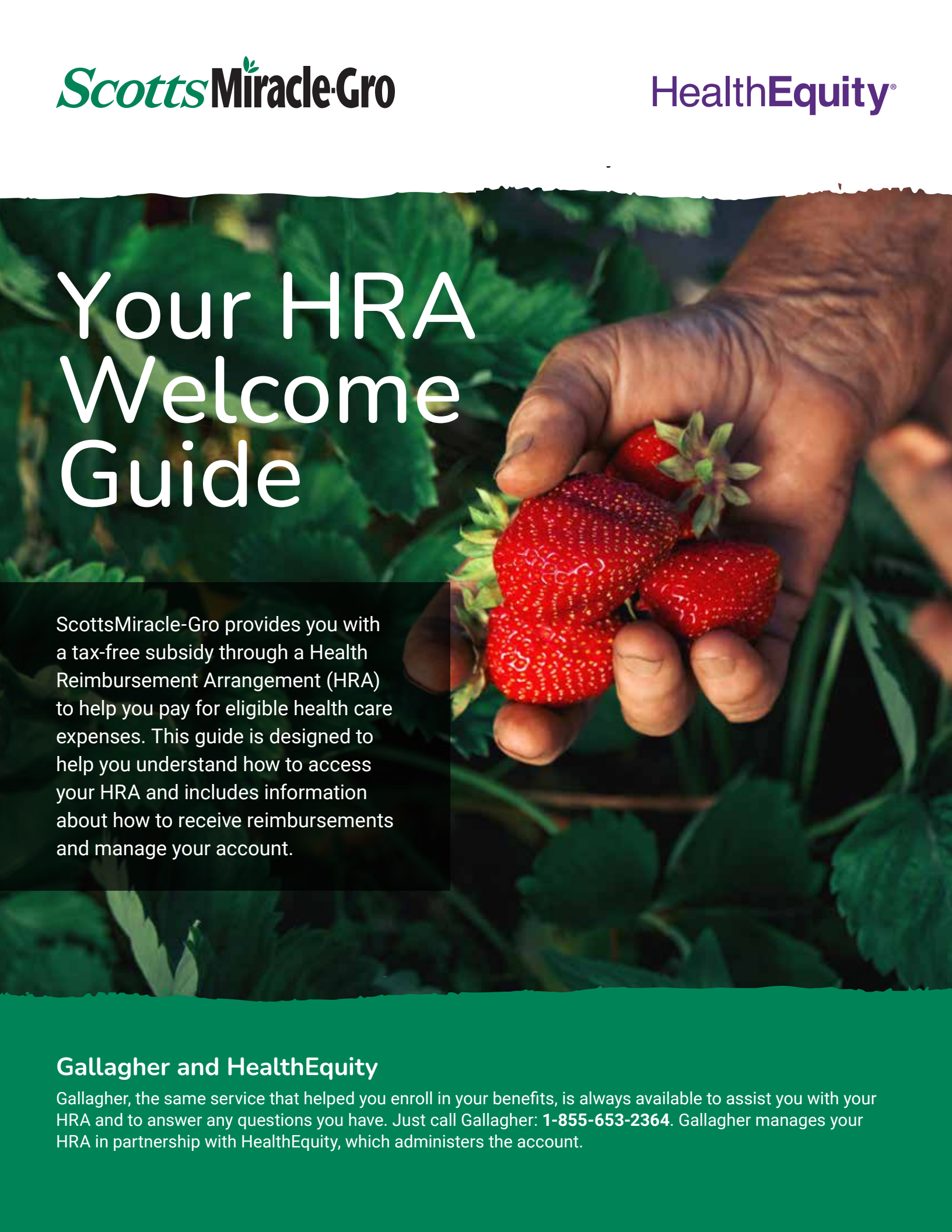


A close-up photograph of a hand holding several ripe, red strawberries. The background is a lush green field of strawberry plants.

Your HRA Welcome Guide

ScottsMiracle-Gro provides you with a tax-free subsidy through a Health Reimbursement Arrangement (HRA) to help you pay for eligible health care expenses. This guide is designed to help you understand how to access your HRA and includes information about how to receive reimbursements and manage your account.

Gallagher and HealthEquity

Gallagher, the same service that helped you enroll in your benefits, is always available to assist you with your HRA and to answer any questions you have. Just call Gallagher: **1-855-653-2364**. Gallagher manages your HRA in partnership with HealthEquity, which administers the account.

How an HRA Works



Here's how an HRA basically works:

- HealthEquity works with Scotts to add a specified amount to your HRA each quarter.
- You pay for your insurance premiums and other health care expenses directly to your insurance company or health care provider.
- You are reimbursed for eligible expenses from the available funds in your HRA.

How to Access and Manage your HRA



By phone – call Gallagher: 1-855-653-2364

Then follow the prompts to be connected to a Gallagher Advisor.



Online – follow these steps:

Visit www.HealthEquity.com/WageWorks and click on **Log In/Register**, then click **Employee Log in** from the drop-down menu.

For your first-time visit, see “Are you a member logging in for the first time?” and click on **Register your account**. Then click on **Start**.

- 1** Next, select a verification method to receive an email or a SMS text message.
- 2** A PIN will be sent; enter that PIN to continue.
- 3** Please enter the required registration information for accurate identification: Last and first name, MM/DD birth date, home ZIP code and the last four digits of your Social Security number. This is needed to establish your new account.
- 4** Read the “Privacy Policy” and “Terms of Use,” then confirm your acceptance.
- 5** Please enter and verify your contact information, including your phone number.
- 6** For reimbursement via direct deposit, please enter your information in the appropriate boxes on the Reimbursement page.
- 7** Select communication preferences.
- 8** Set up a new username and password.

Confirm your profile and preferences, and you're done!

Once you register on the HealthEquity/EZReceipts website, you can:

- Sign up for direct deposit to receive your HRA reimbursements directly into your bank account.
- File claims online and upload your claim documentation to get reimbursed.
- Access your account balance and view your paid or pending claims.
- Update your mailing address, phone number and email address.



How to Get Reimbursed from Your HRA

You can be reimbursed for eligible expenses as outlined in this guide.

Once your claim and receipts have been received and approved, you will typically receive payment within 14 days. If you have elected direct deposit, payment will typically be issued within three to five days of the claim approval. (See [page 7](#) for direct deposit details.)

Keep in mind that you can only be reimbursed for eligible expenses up to the amount available in your HRA. You can check your HRA balance by logging in to your account at www.HealthEquity.com/WageWorks. (See [page 2](#) for how to access the HealthEquity/EZReceipts website.)

If your HRA balance is not sufficient to reimburse you for all of your eligible expenses, you may continue to submit claims for reimbursement. However, those claims will be in a “pending” status until another quarterly allocation is made to your HRA, based on the funding frequency established by your former employer.

If you have questions about your allocations or account balance, call HealthEquity at 1-877-924-3967.



Required documentation

Be sure to save all receipts and documentation from your health care providers and insurance company. You may need to submit these documents when you request reimbursement. Do not mail originals; submit copies of receipts and other documents.

When submitting a request for reimbursement, you are required to provide documentation that demonstrates “proof of coverage” and “proof of payment.” See the following sections for examples of each:

Proof of coverage

Before you can be reimbursed for an insurance premium payment, you must provide documentation (coupon slips, an itemized statement OR letter from your insurance company) that includes the following:

- Your name (name(s) of covered individuals),
- Insurance company name,
- Dates of coverage,
- Type of coverage, and
- Premium amount.

If you are requesting reimbursement for a recurring/ongoing premium payment, you only need to submit proof of coverage once, as long as none of the information on the proof of coverage document changes during the year and it clearly shows you will be covered for the year.

Proof of payment for insurance premiums*

For each premium reimbursement claim, you must provide documentation that proves you have paid that insurance premium. The proof of payment must tie to the proof of coverage. For example, if your insurance bill shows a \$100 premium due, the proof of payment must be for \$100 or less. Some examples of acceptable forms of documentation include:

- Bank statement showing check to your insurance company has cleared,
- Insurance company statement showing payment made in full for coverage period,
- Ongoing monthly insurance company statements showing previous month’s premium payment,
- Copy of your Social Security “Cost of Living Statement” or Medicare statement indicating amount of monthly Part B, C or D premium paid,
- Copy of canceled check (front and back) for premium payment, or
- Credit card statement showing premium payment.

Proof of service when requesting reimbursement for non-premium eligible expenses*

(doctor office copayments, prescription drugs, etc.)

Examples of acceptable documentation include:

- Itemized bill or receipt from service provider (physician, hospital or pharmacy), or
- Copy of the “Explanation of Benefits” (EOB) from your insurance company.

If payment information is not included in the documentation provided, you must also submit proof of payment (see section above), to show you paid for the expenses for which you are requesting reimbursement.

* HRA reimbursements will only be made for premiums and eligible expenses that are allowed by Scotts.



Getting Reimbursed for Insurance Premiums

Depending on your insurance company, there may be a few different ways to get reimbursed for insurance premiums from your HRA:

- Automatic Premium Reimbursement (APR) (for Medicare-eligible participants only), or
- Pay Me Back (pay premium yourself and request reimbursement).

Automatic Premium Reimbursement (APR) For Medicare-eligible Participants Only

Many (but not all) insurance companies offer this option. In fact, you may have already signed up for it during the enrollment process. To check or confirm this, call Gallagher at **1-855-653-2364**.

If you signed up for this option, you only need to pay your monthly premiums to your insurance company. You will automatically be reimbursed by check or direct deposit from your HRA once the insurance company lets Gallagher know that your premium has been paid. With this option, you do not submit claims or documentation to get reimbursed for your premium payments.

If you did not sign up for APR during enrollment, call Gallagher to see if your insurance company offers this option. If it does, you can still sign up for APR by contacting Gallagher.

Here's how APR works:

- You pay your monthly premium directly to your insurance company.
- The insurance company reports your payment to Gallagher.
- You are automatically reimbursed for your premium payment from your HRA, **up to the available balance** in your HRA. **You are not required to submit any reimbursement requests for the premiums you paid.**
- It is very important for you to pay your insurance premiums promptly and directly to your insurance company. Depending on when your payments are received and processed by your insurance company, it could take up to 40 days to be reimbursed.
- Please note that reimbursement amounts may vary month to month. You will only be reimbursed up to the amount available in your HRA. Some reimbursements might be in a "pending" status until additional funds are added to your HRA.

HealthEquity mobile app



HealthEquity's secure and interactive mobile application gives you another way to easily manage your HRA. You can use the app to:

- View account balances and transaction history.
- Take a photo of your receipt with your mobile device and upload it directly to the system.
- See a list of claims that require follow-up.
- Make a payment or add a new claim.
- Pay a provider or reimburse yourself.

The HealthEquity mobile app, HealthEquity+, is available for iOS (Apple) and Android formats, so you need to download it from the appropriate app store. Here's how:

1. Depending on your mobile device, access the App Store® or Google Play™ store*.
2. Search for **HealthEquity+**.
3. Follow the prompts to download and install the new app.
4. To log in, use the same user ID and password that you use for the HealthEquity member portal. If you are not registered for the member portal, visit www.HealthEquity.com/WageWorks and complete the **First Time User** process.

* App Store is a service mark of Apple Incorporated. Google Play is a trademark of Google, Inc.

Pay Me Back

Another way to be reimbursed is to pay your insurance premiums and eligible expenses via personal credit card, check or cash and submit a claim to HealthEquity. Remember to keep the billing statement and your proof of payment as documentation.

You can request reimbursement for recurring/ongoing premium payments and eligible expenses by fax, mail or online.



Request reimbursement by fax or mail:

Complete a claim form and send it, with copies (not originals) of required documentation, to the fax number or address listed on the form.

Make copies of the blank claim form to use for future claim requests. If you need additional claim forms, download them from the Gallagher website at AHS.AJG.com/Scotts or call Gallagher at 1-855-653-2364.



Request reimbursement online:

- Log in to www.HealthEquity.com/WageWorks.
- From the **My Money** menu, select **Reimburse Myself** and follow the prompts.
- Continue through the screens and submit the required documentation via online upload.

You will be reimbursed by check or direct deposit. (See [page 7](#) for direct deposit details.)



How are my claims paid when my HRA doesn't cover the amount owned?

You will be reimbursed up to your available account balance within each calendar year. Any claim amount above your available account balance will be pended (delayed) until additional employer contributions are made to your account. For example, if you have an account balance of \$100 and file a claim for \$200, \$100 will be paid and the remaining \$100 will be pended – or won't be paid until your HRA receives new contributions. If you file an additional claim for \$50 in addition to the \$100 pended amount, the \$50 claim amount will also pend. If your employer contribution is \$130 per month, you will receive reimbursement via check or direct deposit for \$100 and another one for \$30 toward the total pended amount of \$150. As a result, you may receive multiple checks each month as each pended claim is paid.

Pended claims will not carry over to the next calendar year. If your HRA subsidy is \$2,000 per year, and you have no remaining balance, you will receive reimbursements for \$2,000 in that calendar year. You cannot use next year's contributions to help pay for the current year's claims. Once your total for all submitted claims equals your available balance for the year, any subsequent claims submitted for the year will be automatically denied.



Getting reimbursed for other claims

You may, depending on the guidelines set up by Scotts, also be reimbursed for other eligible health care expenses. Eligible expenses may include copayments for doctor office visits and prescription drugs, medical deductibles and other out-of-pocket expenses as allowed by the IRS. For more details about what you can be reimbursed for, call Gallagher or visit www.irs.gov and review "Publication 502."

You can request reimbursement for eligible expenses by fax/mail or online:



Request reimbursement by fax or mail:

Complete a claim form and send it, with copies (not originals) of required documentation, to the fax number or address listed on the form.

Make copies of the blank claim form to use for future claim requests. If you need additional claim forms, download them from the Gallagher website at AHS.AJG.com/Scotts.



Request reimbursement online:

- Log in to www.HealthEquity.com/WageWorks and go to **Payments & Reimbursements**.
- From the **My Money** menu select **Reimburse Myself** and follow the prompts.
- Continue through the screens and submit the required documentation via online upload.



How to sign up for direct deposit

You can set up direct deposit to receive your reimbursements directly into your bank account quickly and conveniently. Here's how to set it up:

- 1 Log in to www.HealthEquity.com/WageWorks.
- 2 From the **My Money** menu, select **Direct Deposit Information**.
- 3 Complete the short, secure form. (Be sure to have your bank name, account number and routing number on hand.)
- 4 Click **Verify** and **Submit**.

You also can sign up for direct deposit by completing a form; download it from AHS.AJG.com/Scotts. If you do not sign up for direct deposit, you will receive your reimbursements by a check sent to your home mailing address. Once your claim and documentation have been received and approved, you will typically receive payment within 14 days.

For more information about your HRA, call Gallagher at 1-855-653-2364.

Frequently Asked Questions & Answers

How do I set up my HRA?

Your HRA is established after you enroll in a medical plan through Gallagher. It has the same effective date as your medical plan enrollment and should be ready to use by the time you receive these materials in the mail.

When can I upload documentation online?

After you first submit your claim, you can add documentation at any time in the claim detail screen, using the **Upload Document** button at the bottom of the screen. After you upload new information, the new documentation will be reviewed with the original submission.

How long will it take for me to get reimbursed?

Once your claim and documentation have been received and approved, you should typically receive payment within 14 days.

What if I mailed/faxed claims but still have not been reimbursed?

Please allow 7-10 business days for processing of mailed/faxed claims. If more than 10 business days have elapsed since submission, call HealthEquity to ensure receipt of all documentation.

Where do I get claim forms?

Claim forms are available online with HealthEquity. Under the **My Resources** tab, click on **Access your HRA** and at left, you will see a link to the claim form. If you do not have online access, contact Gallagher at **1-855-653-2364** and an Advisor will mail you a form. Make copies of the blank form to use for future claim requests.

When will I receive my automatic premium reimbursement?

Depending on when your payments are received and processed by your insurance company, it could take up to 40 days to be reimbursed.

Can I edit a claim schedule?

No. You need to cancel the existing scheduled claim and enter a new one.

Why can't Gallagher access and manage my HRA for me?

Like a bank account, your HRA contains personal information that needs to be secure. Allowing someone else (even a Gallagher Advisor) to manage that information compromises the security of your HRA.

What are examples of acceptable forms of documentation?

Please see the back of the claim form for details.



Gallagher, your Advisor
1-855-653-2364
9 am – 6 pm EST, Monday – Friday
AHS.AJG.com/Scotts



HealthEquity, HRA Administrator
1-877-924-3967
www.HealthEquity.com/WageWorks