



SUPPLEMENTS ALLOWANCE

(Sensible, Sensible Basic, Preferred and Deluxe Medical Plans and FSA/HRA Application)

COVERAGE

- Q. *Will Employers Resource ill pay for my supplements and vitamins?*
A. Yes. Employers Resource will reimburse 80% of the cost of supplements up to a calendar year maximum of \$250 (per year, per covered member/dependent) enrolled in an Employers Resource Benefit Trust Sensible, Sensible Basic, Preferred or Deluxe Health Plan.
- Q. *I do not have an Employers Resource Health Plan. Are my supplements reimbursable through my carrier?*
A. They may or may not be. Please contact them for details.

PRODUCT APPLICABILITY

- Q. *Exactly what is covered?*
A. Natural supplements. Includes nutrients and food extracts such as vitamins, minerals, essential fatty acids, nutraceuticals (NKO[®] Krill oil, Pantethine, Vitamin C, CoQ10, Magnesium, etc.), botanical or herbal medicines, extracts, phytochemicals (Echinacea, Saw Palmetto) and Homeopathic remedies as listed in the publications: Physicians Desk Reference, Physicians Desk Reference for Herbal Medicine and/or Homeopathic Pharmacopeia-United States (HPUS).
- Q. *What isn't covered?*
A. Nutritional bars or drinks, sports or energy drinks, weight loss powders/liquids/pills or similar products (for example, UltraMeal, Power Bars).
- Q. *What if a food supplement has been deemed medically necessary (and not simply prevention)?*
A. This should be reimbursable by P5 Health Plan Solutions. If so, follow the instructions in the "What do I do if not everything was reimbursed by P5..." reimbursement section on the reverse side.

REIMBURSEMENT

- Q. *How do I pay for the supplements?*
A. Pay as you usually do for a consumer item (for example, cash, check or credit card). For this process to work best and easiest for you, it is recommended that you DO NOT use your FSA/HRA debit card when purchasing natural supplements.
- Q. *How can I be reimbursed for natural supplements under the Sensible/Preferred/Deluxe Medical Plans?*
A. Reimbursement is as easy as 1-2-3!
1. **Get** the *Medical Claim Form*.
 - a. Go to www.employersresource.com.
 - b. On the top right corner of the screen, click on "Employee Center"
 - c. Click on Benefits, then Medical, then Employers Resource Benefit Trust.
 - d. Click "Claim Form" under any of the plans listed.
 2. **Complete** the *Medical Claim Form*
 - a. Fill out all requested information.
 - b. Attach your receipt.

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REIMBURSEMENT (continued)

3. **Mail or fax** your completed *Medical Claim Form* to:

P5 Health Plan Solutions
PO Box 9554
Salt Lake City, UT 84109-0554
Phone: 800-922-1855
Fax: 801-412-8550

Q. *What do I do if not everything was reimbursed by P5 or the medical plan I have (and I have an FSA or HRA through Employers Resource)?*

A. Please take the following steps:

1. Get the *Explanation of Benefit* (EOB) statement you received from P5 or your specific carrier (which explains what was and wasn't covered in your claim).
2. Next, complete a *P5 FSA/HRA Reimbursement Form* and a *P5 FSA/HRA Medical Necessity Statement* for any amount not covered (Go to the "Supplements Allowance" section as noted above). NOTE: on the *P5 FSA/HRA Medical Necessity Statement*, you DO NOT need the doctor to sign it; simply write the doctor's information and treatment.
3. Fax the following to P5 (FAX: 801-412-8542):
 - a. *P5 Explanation of Benefit (EOB) Statement*
 - b. *P5 FSA/HRA Reimbursement Form*
 - c. *P5 FSA/HRA Medical Necessity Statement Form*

Q. *What if I have questions if a particular supplement is covered or not?*

A. P5 Health Plan Solutions Customer Service: 800-922-1855
Employers Resource Benefits Department: 866-214-9506

OTHER COMMON QUESTIONS

Q. *What are some good options to find quality natural supplements?*

A. While Employers Resource cannot give medical advice, the following books/distributors have been researched and provide good options for members seeking quality natural supplements:

BOOKS

PDR for Nutritional Supplements
PDR for Herbal Medicines
Comparative Guide to Nutritional Supplements

DISTRIBUTORS

NKO® Krill Oil	www.neptunebiotech.com
Thorne	www.thorne.com
Standard Process	www.standardprocess.com
Life Extension	www.lef.org
Biotics	www.bioticsresearch.org
Biogenesis	www.bio-genesis.com
Nordic Naturals	www.nordicnaturals.com
Vitamin Research Products	www.vrp.com

Q. *I have heard that there is a benefit to when (what time of day) I take supplements, is that true?*

A. While Employers Resource cannot give medical advice we recommend you speak with your Employers Resource Healthcare Toolbox Doctor about this matter or your family physician. Research on this subject (known as "chronopharmacology") does support that there may be considerable merit to what time of day you take supplements, so this is a good question to raise with your health care provider.

The information in this communication is not presented as medical advice; nor is it intended to replace medical advice offered by physicians. It is offered as educational information as a service to Employers Resource, intended to provide health professionals, organizations and consumers with options to help them better understand human health and/or diagnosed disorders. By providing access to this information, it is not the intention of Integrative Health Consultants, Inc. [IHC] to provide specific medical advice for particular patients. Rather, we urge patients and/or their representatives to review this material and then consult with a licensed health professional for evaluation of treatment options suitable for them as well as for diagnosis and answers to their personal medical questions. Do not disregard or avoid professional medical advice or delay seeking it because of any material presented in this communication.