



SUPPLEMENTS ALLOWANCE

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

COVERAGE

- Q. *Will Employers Resource 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 Deluxe, Preferred, Sensible or Sensible Basic 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 (Azantis™ Krill oil, EMPowerplus®, 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.

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 Deluxe, Preferred, Sensible or Sensible Basic Health 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 about whether 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 people seeking quality natural supplements:

BOOKS

(Available via amazon.com or your local bookstore)
PDR for Nutritional Supplements
by Sheldon Hendler Ph.D. M.D. and David Rorvik
PDR for Herbal Medicines
by Thomson Healthcare
Comparative Guide to Nutritional Supplements
by Lyle MacWilliam

DISTRIBUTORS

Azantis™ Krill Oil www.primemetabolics.com
Biotics www.bioticsresearch.org
Vitamin Research Products www.vrp.com
Life Extension www.lef.org
Thorne www.thorne.com
Standard Process www.standardprocess.com
EMPowerplus® www.truehope.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.

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