

## ***IBM QCC SHAP & LPA Reminder***

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An IBMSFQCCAA reminder to file your SHAP and LPA Reimbursement Forms. Do not leave your money on the table. For the year 2017, it is potentially \$1,150. Here are the current filing deadlines, but check the deadline dates on the form for any changes:

- LPA – April 30<sup>th</sup> of the following year
- SHAP – December 31<sup>st</sup> of the following <sup>year</sup>

### **SHAP (IBM's Special Health Assistance Provision)**

You are SHAP eligible for a partial reimbursement of your Medicare Part B premiums if you retired by December 31<sup>st</sup>, 1990 or by December 31<sup>st</sup>, 1996. There are slightly different criteria depending upon your retirement date. The 80% and \$900 limits apply.

See the back of the SHAP form for more eligibility information:

- Retirement on or before December 31<sup>st</sup>, 1990
- Retirement between December 1990 and on or before December 31<sup>st</sup>, 1996
- Retirement after December 1996 (generally not eligible).
- Disability prior to age 65
- Plan changes for new dependents effective January 1<sup>st</sup>, 2005
- IBM couples.

The completed form must be submitted to the Acclaris Reimbursement Center before December 31<sup>st</sup>. As an example, for your Part B premiums paid in 2017, the filing deadline is December 31<sup>st</sup> of the following year.

### **IMPORTANT**

If SHAP eligible, you have 2 sources of Medicare Part B reimbursement funds: SHAP and OneExchange. You should submit the IBM SHAP request first. The remaining balance is then eligible for reimbursement using your OneExchange Health Savings Account (HSA). The SHAP payment does not reduce your HSA balance, so file the SHAP first if you are eligible. If you use the HSA first, your SHAP claim may be denied and you may not have access to the \$900. The total reimbursement you claim (SHAP & OneExchange) may not exceed the total of all Medicare Part B premiums you paid in the calendar year.

### **LPA (Life Planning Account)**

The LPA reimburses some expenses with a \$250 limit (2017).

- Health Education and Fitness Programs
- Personal Financial Planning
- IBM Long-Term Health Care Premiums
- Bone Marrow Typing and Registration

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Again, see the back of the LPA form for more information.

The LPA must be postmarked by April 30, of the current year for expenses in the previous year (e.g. April 30<sup>th</sup>, 2018 for 2017 expenses). Acclaris is picky about the supporting documentation, so follow the directions on the back of the form.

### **Acclaris**

Go to the Acclaris web site using the link below and setup an account if you do not already have one. Once the account is setup, you will have access to the forms. Remember to write down your password in a safe location.

<https://acclarisonline.com/acclaris/logindisplay.jsp>

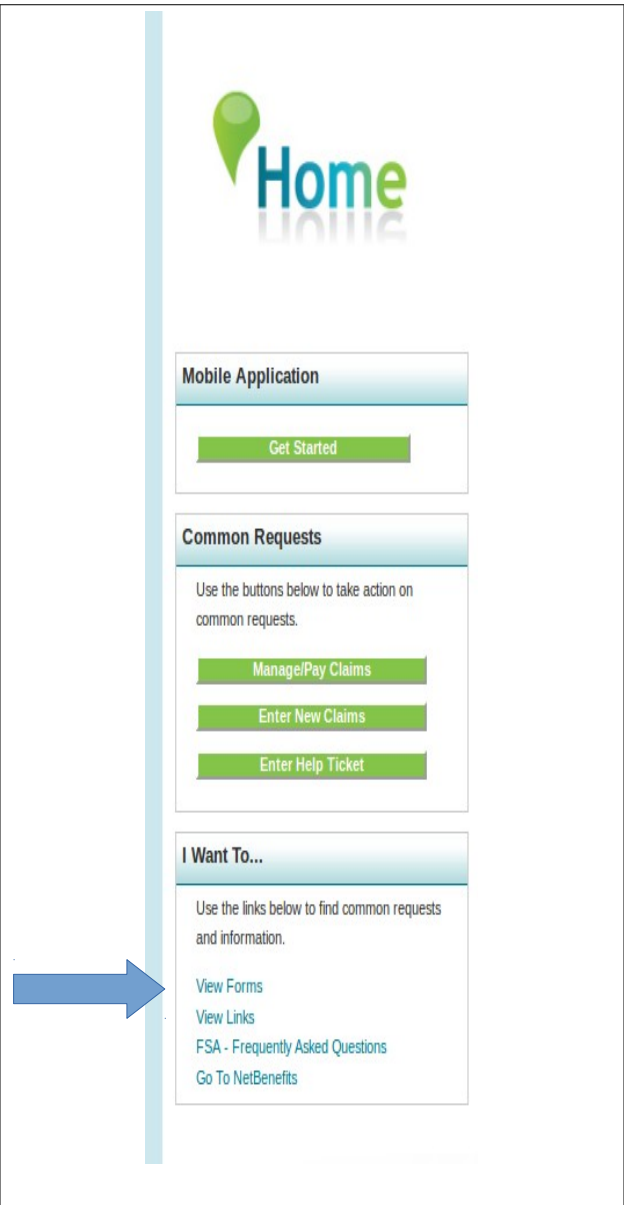
The Acclaris web site may change the layout of their web pages at any time, but they should have images similar to below.

The screenshot shows the Acclaris login page. At the top left is the Acclaris logo with the tagline "Experience More.". Below the logo is a "Login Information" box with instructions for existing users and new users, and a "Login Help" link. To the right is the "Sign In To Your Account" section, which includes a "Username" input field, a "Forgot your Username?" link, and a "Sign In" button. Below that is the "New User" section with a question "Do you need to create a Username and Password to access your account?" and a "Continue" button. Blue arrows point to the "Login Information" box, the "Sign In" button, and the "New User" section. At the bottom, there is a security warning: "Other sites opened during this session may still be active. To protect your account information, please be sure to log out of those sites as well."

Some screenshots of the Acclaris website after you are logged-in.

The “Home” page has a menu on the left side of the page.

Look near the bottom left of the page for the link “View Forms”.



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The resulting links will allow you to download and/or print the two forms.

If you download the forms, you should be able to open the forms in Adobe Reader and fill-in the desired information. Print and save the completed forms since you will still need to mail or fax the information to Acclaris. Use a different filename for the completed form, so that you can go back to the original form if necessary.

Complete the desired forms, include any supporting documentation, and mail or fax the information to Acclaris. The address and fax number are on the forms.

The screenshot shows the Acclaris website interface. At the top left is the Acclaris logo with the tagline "Experience More.". To the right are links for "Contact Us" and "Last Log". Below the logo is a navigation menu with tabs for "Home", "Accounts", "Claims", "Images", "Payments", and "Profile". Under "Claims", there are sub-links for "All Items", "Enter New Claims", and "Claims Submitted". The main content area shows the participant name "JOSEPH M HERKO" and a breadcrumb trail "Home > Forms Details". The "Forms Details" section explains that forms are in PDF format and requires Adobe Acrobat. Below this are sections for "Flexible Spending Accounts", "Life Planning Account", "Special Health Assistance Provision", and "Others". Each section lists a form with a download icon. Two blue arrows point to the "Life Planning Account (LPA) - Reimbursement Form" and the "Special Health Assistance Provision (SHAP) - Reimbursement Form". On the left side, there are sidebars for "Mobile Application" (with a "Get Started" button) and "Common Requests" (with buttons for "Manage/Pay Claims", "Enter New Claims", and "Enter Help Ticket").

As with all good things, there are no totally free lunches, especially when it come to taxes. The LPA reimbursement is considered taxable income and you will receive a 1099 MISC form in the mail. The SHAP or OneExchange Medicare premium reimbursement, and the Long Term Health Care reimbursement may require a credit entry adjustment if you deduct your Medical Expenses on Schedule A of your taxes. Please consult with your tax advisor for specific advice.

If you have any LPA or SHAP questions (excluding tax questions), send them to [info@ibmsfqcaa.org](mailto:info@ibmsfqcaa.org).