

## Health Benefits Information

### Prescription Drugs

If you are in an area affected by Hurricane Irma, the following procedures will be in place to assist you in obtaining your medications:

- Members may obtain an emergency supply of medication if they need to evacuate or if medications are lost, undelivered, or damaged because of the storm.
- For members who need emergency medication replacement and attempt to fill a prescription at a retail pharmacy, if the claim rejects with a "Refill Too Soon," the pharmacy will use an override code to process the claim.
- Members will be permitted additional prescriptions and refills without the \$25 ancillary charge for those with emergency needs.
- OptumRx will allow early mail-order refills for members who may have a need due to weather-related displacement.
- *Note:* Members without any open refills will need to contact their physician or see a provider in the area of their temporary housing to obtain a new prescription before it can be filled.

Emergency procedures will remain in place until further notice.

For more information:

- Call OptumRx at 1-888-326-1123 (24 hours a day, seven days a week);
- Visit [www.optumrx.com](http://www.optumrx.com), accessible via Single Sign-On from the SmartBenefits website ([www.federalreservebenefits.org](http://www.federalreservebenefits.org));
- Stop by a local network pharmacy; or
- To see which local pharmacies are open for business, visit [www.healthcareready.org/rxopen](http://www.healthcareready.org/rxopen).

### Health Insurance Carriers

Members are encouraged to call the customer care number on the back of their medical ID cards for assistance (also listed below for your convenience):

United Healthcare

866-249-9170

TTY/TDD: Dial 711 for your state's number

8 a.m.-8 p.m. all time zones; Monday–Friday

If you have misplaced your ID card, call 866-633-2446 8 a.m.-8 p.m. (local time zones); Monday–Friday

BlueCross BlueShield of Illinois  
800-537-9764  
TTY/TDD: 800-538-0380  
9 a.m.-7 p.m. ET, Monday–Friday

Medical carrier websites are accessible via Single Sign-On from the SmartBenefits website ([www.federalreservebenefits.org](http://www.federalreservebenefits.org)).

In an emergency situation, please go directly to the nearest hospital. Be sure to carry your medical and Prescription Drug ID cards with you.

You can call the medical carrier and OptumRx and give identifying information or log on to the vendor site and print out a temporary ID if ID cards have been misplaced.

### **Additional Online Disaster Response Resources being provided by Cigna**

Cigna Health is offering assistance to those who do not have Cigna health benefits or employee assistance program benefits. Call a special toll-free number (866-912-1687), available 24 hours a day, through Oct. 15.

### **Vision**

Vision Service Plan (VSP) members who lost or broke their eyewear can call the Member Services Support Line at 800-877-7195 for assistance.

*Note:* Even if you have already accessed your benefits for the year, VSP will reinstate your eligibility, and you will not have to wait until January 2018 to receive new frames and lenses. Doctor visits and purchases on frames and lenses will still be subject to copayments and out-of-pocket expenses.

Members without VSP coverage can contact their local American Red Cross chapter to request a VSP eye care voucher.

### **Wellness**

Optum is offering a free emotional-support help line at 866-342-6892, 24 hours a day, seven days a week. The service is free and open to anyone. Optum mental health specialists are available to help people manage their stress and anxiety so they can continue to address their everyday needs.

## **Thrift Plan**

During times of financial hardship, several options are available to you to withdraw a portion of your account balance from the Thrift Plan for Employees of the Federal Reserve System. This summary is designed to help you understand your options and identify those resources which are available to assist you. Please also refer to the chart below that summarizes your options.

### **Hardship withdrawals**

Effective immediately, you may request a hardship withdrawal for any expenses resulting from the storm if, as of Sept. 4, 2017:

- You are a Thrift Plan participant and you or certain family members are victims of the devastation caused by Hurricane Irma; and

- Your principal residence or place of employment (or that of certain family members) is located in a Florida county that is eligible for Individual Assistance from the Federal Emergency Management Agency (FEMA).

Review the FEMA website at [www.fema.gov](http://www.fema.gov) for a complete list of eligible counties.

To streamline the hardship withdrawal process, the Thrift Plan will not require you, in most circumstances, to provide supporting documentation of any expense. Furthermore, your contributions to the Thrift Plan will **not** be suspended for a period of six months following your withdrawal, as is normally required. To take advantage of this opportunity, you must request your withdrawal **by Jan. 31, 2018**.

**Fourth withdrawal available**

If you (or certain family members) reside in a county that is eligible for Individual Assistance from FEMA, and have already received the Plan-imposed limit of three withdrawals for 2017, you may request a fourth withdrawal in 2017 – **prior to Jan. 1, 2018** – to obtain assistance with expenses resulting from the storm. All fourth withdrawal requests must be reviewed and approved by the Office of Employee Benefits, which will make a determination as soon as possible upon receiving requests.

**To request a withdrawal**

To request a regular withdrawal, hardship withdrawal, or fourth withdrawal from the Thrift Plan, please call the Federal Reserve Benefits Center at 877-FRS-CALL (877-377-2255), 8 a.m.–6 p.m. ET, Monday–Friday. If you are hearing-impaired, dial 711 to obtain your state’s number for TTY/TDD access.

**What Thrift Plan Withdrawal Options Are Available to Me?**

In general, if you have a Thrift Plan account balance, you have three options to access your funds:

- A Thrift Plan loan;
- An immediate withdrawal; and
- A hardship withdrawal (as described above).

<b>Withdrawal Options:</b>	<b>Amount Available: (min. /max.)</b>	<b>Frequency/Timing</b>	<b>Taxation:</b>
Loan	Minimum amount of \$1,000; maximum amount equal to the lesser of \$50,000 or half of your account balance.	Processed at month-end; generally paid by direct deposit	Not subject to tax if repaid timely.
Immediate Withdrawal (plus Special Immediate Withdrawal)	All contributions and earnings, except Deferred Compensation balances, if you are under age 59½. Special Immediate Withdrawal excludes Select Maturity Bond Fund balances.	Processed daily	Subject to taxation and 10% penalty for early withdrawal if you are under age 59½.

Hardship Withdrawal	All contributions (except Qualified Non-Elective Contributions, if any) and certain earnings up to the amount of the financial hardship.	Processed daily	Subject to taxation and 10% penalty for early withdrawal if you are under age 59½.
---------------------	--	-----------------	--

**Note:** If you have an account balance under the non-qualified Deferred Compensation Plan (DCP) and are seeking a hardship withdrawal for unforeseen property damage, you may be required to first request a hardship distribution from the DCP before receiving a hardship withdrawal from the Thrift Plan. The DCP is the only other plan the Federal Reserve sponsors that allows for in-service withdrawals. Contact the Federal Reserve Benefits Center for information on hardship withdrawals from the DCP.

## Resources

### **Federal Reserve Benefits Center**

You can speak with a benefits or Advocacy Services specialist about your health care or about resolving a health care claim issue on your behalf. You can also request a withdrawal. Trained benefits specialists are available at 877-FRS-CALL (877-377-2255), 8 a.m.-6 p.m. ET, Monday–Friday. If you are hearing-impaired, dial 711 to obtain your state's number for TTY/TDD access.

### **SmartBenefits Website – [www.federalreservebenefits.org](http://www.federalreservebenefits.org)**

The SmartBenefits website provides you with the latest benefits information and transaction capabilities. Visit the site for more information.

### **Ayco**

Ayco financial coaches are available to discuss financial considerations related to a natural disaster, including:

- Cash flow and credit relief considerations
- Federal and state emergency resources
- Use of company benefits
- Tax considerations around disaster relief payments

Ayco coaches can speak with you about your personal situation and discuss available options at no cost to you. Call 877-FRS-PLAN (877-377-7526), 9 a.m.–8 p.m. ET, Monday–Thursday; 9 a.m.–5 p.m. ET, Friday. The TTY/TDD is 800-437-6380.

## Insurance Benefits Information

### **Group Legal**

ARAG®, the Group Legal vendor, is offering support and resources to help you cope with the aftermath of the storm. Consider taking advantage of ARAG's guidebooks, articles and information, all of which are intended to help you understand your legal rights and options during the recovery process.

Even if you haven't selected ARAG legal coverage, you can still protect yourself or your family by accessing these free resources:

- [Legal Issues Surrounding Natural Disasters](#) — Guidebook highlighting how to make mortgage payments, file for insurance and protect you from price gouging and home repair scams.
- **How to Hire and Work with a Contractor** — [Video](#) and [Guidebook](#) explain how to choose, hire and work with a contractor, as well as understand your options when questions arise.
- **Personal Information Organizer** – an organizer designed to help you record important personal information and the location of key documents in one convenient place.
- If you need legal help or guidance on any issue, visit ARAG's Education Center at **ARAGLegalCenter.com (Access Code: 10503fr)** to learn more.

For more information about the Group Legal Plan and benefits that may be available to you, please contact a customer care specialist.

### **ARAG Customer Care Specialists**

800-247-4184

TTY/TDD — 800-383-4184

Monday–Friday, 8 a.m.–8 p.m. ET

Email: [Service@ARAGgroup.com](mailto:Service@ARAGgroup.com)

### **Auto and Home Insurance**

To assist in the recovery effort, Mercer, which helps Federal Reserve employees buy Auto and Home Insurance, has provided contact information to help you connect directly with your carrier for auto and home claims assistance.

#### **MetLife**

800-854-6011

#### **Travelers**

800-252-4633

#### **Kemper/Unitrin Direct**

800-637-2782

#### **Progressive**

800-776-4737

You may also contact these carriers through Mercer:

#### **Mercer**

800-525-0517 between 9 am and 6 pm ET

Dial 711 to obtain your state's number for TTY/TDD access

8 a.m.–6 p.m. Eastern time, Monday through Friday

*The Ayco Company, L.P., (Ayco) is a subsidiary of The Goldman Sachs Group, Inc. and an affiliate of Goldman Sachs & Co. LLC, a worldwide, full-service investment banking, broker-dealer and asset management organization. ARAG is a registered trademark of ARAG Services LLC.*