

## PacifiCare

### Filing for Reimbursement After \$2,000 Out-of-Pocket is Reached

Under the PacifiCare Option for participants who are eligible to participate in PacifiCare, the annual out-of-pocket maximum is \$5,000 per person with a 3-person maximum per family. However, to help reduce your annual out-of-pocket costs, JBT will reimburse covered expenses after you reach \$2,000 in out-of-pocket expenses (per person) until your annual out-of-pocket expenses reach \$5,000 (per person). Thereafter, PacifiCare will pay your covered expenses in full.

#### How to File For Reimbursement under JBT

**Be sure to keep copies of all the copay receipts you receive from all of your medical providers.** If you or one of your eligible family members reaches \$2,000 in out-of-pocket medical expenses during the 2011 calendar year, you will need these receipts to verify what you paid. Once you or a family member exceeds \$2,000 in out-of-pocket expenses, you may submit all of your receipts to the JBT Indemnity Medical Plan at the address listed below for reimbursement of your medical expenses that exceed \$2,000. Reimbursement will be sent directly to you. The receipts must show the patient's name and for identification purposes, should include the member's JBT ID number (which is different than your PacifiCare ID number) or social security number. You may file for reimbursement for each family member who exceeds \$2,000 in out-of-pocket expenses during the calendar year. JBT will reimburse copayments for covered medical expenses only. Prescription Drug copayments cannot be used toward your annual out-of-pocket maximum and will not be reimbursed.

Be sure to keep copies of any receipts you send to JBT. If you exceed \$5,000 in annual expenses, you will need to submit all of the receipts to PacifiCare for reimbursement of expenses that exceed \$5,000.

Submit claims in excess of \$2,000 out-of-pocket to:

Joint Benefit Trust  
4160 Dublin Blvd., Suite 400  
Dublin, CA 94568-7756

**Do not submit receipts UNTIL you have reached \$2,000 in out-of-pocket expenses.**