

**Exact Sciences**  
**Medical Reimbursement Account (MRA) FAQ**  
**January 1, 2024**

Exact Sciences offers a Medical Reimbursement Account (MRA) administered by WEX with an \$1,800 credit that can be used to reimburse certain Cologuard® and colonoscopy out-of-pocket costs.

**What is the Medical Reimbursement Account (MRA)?**

The Medical Reimbursement Account or MRA is a health reimbursement arrangement that receives an annual credit that can be used to provide reimbursement for eligible medical expenses not covered by health insurance for completion of a Cologuard test and/or colonoscopy. These expenses include out-of-pocket costs for one completed Cologuard test per calendar year as prescribed by a doctor or other authorized prescriber and associated virtual visits fees to the extent not covered by your medical plan. Expenses for one colonoscopy per year will also be eligible for reimbursement, subject to the MRA maximum.

**Who is eligible?**

All U.S. regular employees who have a standard work schedule of 30+ hours per week are eligible for this benefit.

Please note that Exact Sciences employees already enrolled in UHC or Kaiser have access to Cologuard through their medical plans. Certain Cologuard and related virtual visit costs not covered by your medical plan may be eligible for reimbursement under the MRA. In addition, expenses related to one colonoscopy per year may be eligible for reimbursement under the MRA program.

Spouses/domestic partners and dependents are not eligible for reimbursement under the MRA.

**Can I be reimbursed if my spouse completes the Cologuard test?**

No. See above.

**Since Cologuard is covered by the Exact Sciences Medical Plan, should I enroll in this benefit?**

- All employees and covered adult dependents enrolled in UHC have access to Cologuard when testing is appropriate and prescribed by a doctor or other authorized prescriber.
- All employees and covered dependents who are enrolled with Kaiser and are age 45 or older, have access to Cologuard as prescribed by a doctor or other authorized prescriber.
- Certain Cologuard and related virtual visit costs not covered by UHC/Kaiser may be eligible for reimbursement under the MRA.

### **How do I enroll?**

Enroll in Workday: [See the Workday Job Aid](#). You must enroll in Workday in advance of your Cologuard screening, related virtual visit, or colonoscopy for those services to be eligible for reimbursement.

- a. From your Workday homepage, select the “**Benefits**” tile
- b. From the “**Change**” column, select “**Benefits**”
- c. From the “**Change Reason**” drop down, choose “**Reimbursement Plan Election**” and enter today’s date. Click **Submit**.
- d. Click “**Open**” on the pop-up. Select “**Let’s Get Started**”.
- e. Go to **Worklet “Reimbursement Account”** and select “**Enroll**”. Click “**Select**” on “**Medical Reimbursement Account (MRA)**” then “**Confirm and Continue**”. Select “**Save**” and continue process to submit.

### **When can I enroll?**

You may enroll through Workday at any time throughout the year.

### **Can I enroll in both the MRA and the Family Formation benefit?**

No. Due to Internal Revenue Service (IRS) regulations, you can only elect either the MRA or Family Formation benefit in any given benefit plan year (January 1 – December 31). We must comply with regulations governing Health Reimbursement Arrangement maximums so your election into either the Family Formation benefit or the Medical Reimbursement Account is an acknowledgment you understand the other benefit is not available to you for the rest of the current plan year. Once enrolled, you may not unenroll until the following plan year.

### **My spouse is also an employee of Exact Sciences. Am I eligible to enroll in the MRA if I am enrolled as a dependent through my spouse on the Family Formation benefit?**

No. Employees cannot be covered under both, even if they are only covered as a dependent on the Family Formation benefit.

### **How do I get reimbursed?**

Submit any claims for reimbursement for the Cologuard test, related virtual visit, or colonoscopy via [www.wexinc.com](http://www.wexinc.com) and include the following documentation: date of service, description of service provided, prescription, name of provider, cost, a medical plan Explanation of Benefits (EOB) denying coverage, denial, or other confirmation of no medical plan coverage, documentation that the Cologuard test or colonoscopy were completed, and any other documentation requested by WEX. Reimbursement will be via check or direct deposit, based on your choice with WEX.

### **Is there a debit card I can use similar to the Flexible Spending Account (FSA)?**

No, there is no debit card. Reimbursement claims must be filed with WEX (<https://www.wexinc.com/login/benefits-login/>).

### **How can I get a prescription for Cologuard?**

A prescription for Cologuard can be obtained through your doctor or other authorized prescriber OR by visiting <https://www.cologuard.com/request-online> and clicking "Request Cologuard online."

### **How can I receive reimbursement for out-of-pocket costs associated with colonoscopies?**

One colonoscopy per year may be reimbursable when ordered by a physician or authorized medical provider. Employees enrolled in a high deductible health plan (HDHP) are still responsible for meeting their plan's designated deductible before expenses are reimbursable. For employees on HDHPs, this means that, unless the service qualifies as preventive care under the Internal Revenue Code, no reimbursement through the MRA is possible until your deductible has been satisfied.

Important Note: Both the UHC PPO and EPO plans cover one preventive or one diagnostic colonoscopy per year at 100%, resulting in no out-of-pocket expense to the member.

### **What is the deadline to submit reimbursement claims through WEX?**

You have until March 31 of the following year to submit a claim for services incurred in the previous calendar year. For calendar year 2024, you have until March 31, 2025. If your participation in the MRA ends because you terminate employment or are otherwise no longer eligible, you have 90 days to file a claim for services incurred prior to the end of your participation.

### **If I elected this benefit this year and did not use, will my funds carry over to the following year?**

Yes, any unused amounts will carry over into 2025. The maximum reimbursement possible under the MRA in 2024 is \$3,600 (based on an \$1,800 carryover from 2023 (if applicable) and the \$1,800 credit in 2024). The maximum amount that you may have in your MRA at any time is \$3,600.

### **What happens if I go on a leave of absence?**

You may submit claims any time during your leave. Claims for services received during the first 20 weeks of your leave may be eligible for reimbursement. However, claims for services which take place after 20 weeks of continuous leave, are not eligible for reimbursement, unless COBRA continuation coverage is elected.

### **What happens if I am rehired?**

You will be eligible to re-enroll in the plan but you are still subject to an annual maximum of up to \$3,600 for 2024 based on amounts carried over. Keep in mind, eligible expenses include out-of-pocket costs for one completed Cologuard test per calendar year as prescribed by a doctor or other authorized prescriber and associated virtual visits fees to the extent not covered by your medical plan, and/or out-of-pocket costs related to one colonoscopy per year. If you are rehired within 30 days of your original termination date, you will automatically be re-enrolled in the MRA program. You

will have to re-elect MRA if your gap in employment is greater than 30 days and you will lose any carryover amounts.

**How does the annual enrollment period work?**

Each year, Exact Sciences will conduct an annual enrollment period for the MRA and Family Formation policies. This will typically occur in early December after the general open enrollment for other plans has ended. This enrollment period will offer you the opportunity to enroll in the MRA if you are not already or opt out if you are currently enrolled. Please note however, as long as you are not enrolled in the Family Formation policy, you can opt into the MRA at any time throughout the year.

**What happens if I am currently enrolled in the MRA, but make no changes during the annual enrollment period?**

You will automatically be re-enrolled in the MRA program for the following plan year unless you opt out during the annual enrollment period mentioned above. As such, if you are looking to enroll in the Family Formation policy for the following plan year, you must actively opt out of the MRA during the annual enrollment period.

**If I am enrolled in this coverage, but I leave Exact Sciences, what should I know?**

1. Reimbursements:
  - a. You will have 90 days from your separation date to submit claims for services incurred before your separation date.
  
2. COBRA Eligibility:
  - a. Enrolled participants will also be eligible for COBRA continuation coverage and should expect a COBRA continuation package mailed to their home address on file.