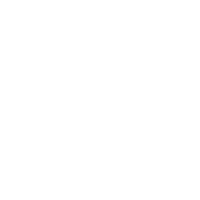


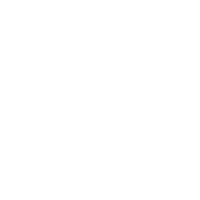
WHAT IS IT?

A **Health Reimbursement Account (HRA)** is an employer-sponsored account to help you pay certain out-of-pocket medical expenses. The HRA is available to participants of [a group health plan].



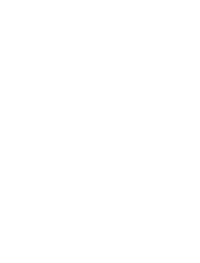
WHAT IS IT USED FOR?

The funds in an HRA are used for certain out-of-pocket medical expenses, including coinsurance and copays, your deductible, dental or vision expenses, and over-the-counter drugs and medicines. Check your Plan Highlights for additional information regarding eligible expenses. [customize expenses listed to your plan]



HOW DO I SAVE MONEY?

HRA funds are provided by your employer and are not a taxable benefit to you. This helps to reduce your out-of-pocket expenses without raising your tax burden.



WHY DO I NEED THIS PLAN?

An HRA is a financial tool that allows you to save on some of your healthcare expenses. It provides several unique features, including: [Add 1-4 bullet points which are unique to the account, examples listed]

* Funding: Unlike an FSA or HSA, an HRA is owned – and funded by – your employer.
* Use of Funds: Funds become available [add in when – first day of plan year, as a cash balance and allocated to employees throughout the year, etc.].
* Plan Year End: [Add in details about when claims must be submitted, how long contributed funds will remain available]
* Rollover [if applicable]: Funds roll over from one plan year to the next.

For more information, visit BenefitResource.com

