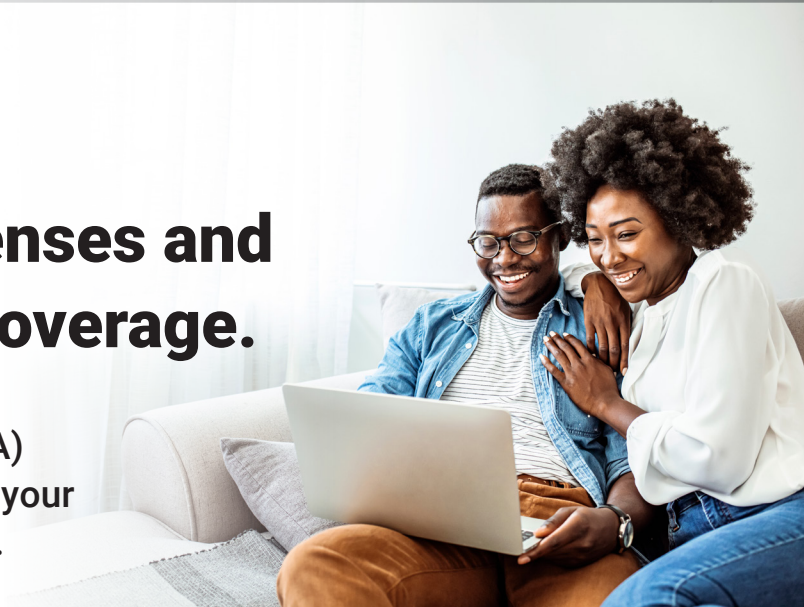




Save on healthcare expenses and control your insurance coverage.

A Health Reimbursement Arrangement (HRA) helps pay for medical expenses for you and your family that aren't covered by your insurance.



HEALTHCARE EXPENSES

- 👉 Deductibles, copays, coinsurance
- 🦷 Dental and orthodontic services
- 📄 Prescription drugs
- 👁️ Eye exams, glasses and contact lenses

TIPS

- Carefully read your **Summary Plan Description** for the specifics of your HRA plan.
- 100% of HRA funds may be available on the first day of the plan year.
- Unused HRA funds may roll over to the next plan year.
- Your employer may limit which expenses are eligible under the HRA plan.

Tax Advantages

An HRA is a tax-advantaged benefit that allows you to save on the cost of healthcare and have more choice in your healthcare planning. Enrolling in an HRA provides two major advantages:

- 1 Your health insurance premiums are reduced (when HRA is coupled with a High Deductible Health Plan, or HDHP); and
- 2 Employer-sponsored funds may be used to pay for eligible medical expenses that are incurred even before the insurance deductible has been met.

How an HRA Works

HRA plans are **employer-funded** medical reimbursement plans. Your employer sets aside a specified amount of tax-free funds on an annual basis for employees to use to pay for healthcare expenses (as defined by your plan). These contributed funds are available to you completely tax free!

Employees do not contribute to the HRA plan, and any unused dollars may be rolled over from one plan year to the next (if your plan allows). Your employer will specify an amount of time following the end of the plan year (the **runout period**) in which you may request reimbursement for expenses from the previous plan year if you have a positive balance.

See how easy it is to start saving with a TASC Benefit Account. [See details on reverse.](#)

How to participate.

It's easy to start saving with an HRA. Just follow 3 simple steps:

1. REVIEW the Summary Plan Description (SPD).

Your employer will provide you a written SPD and **Summary of Benefits and Coverage** (if required) outlining your HRA plan.

Review these documents to learn about your eligible benefits, plan reimbursement design, plan elected features, and other important information:

- Plan year dates
- Runout period dates
- HRA deductible (if applicable)
- Reimbursement limits
- Available features (e.g., carryover, TASC Card®, Claim ConneX)

2. ENROLL in your employer health insurance plan.

When you enroll in your employer-sponsored health insurance plan, you are automatically enrolled in the HRA plan (unless you opt out). Upon enrollment, you will receive your TASC Card for a convenient way to access reimbursement deposits into your MyCash account.

Be sure to review your plan specifics—you may also be able to use the TASC Card for eligible purchases.

3. ACCESS your HRA funds by requesting a reimbursement.

For eligible out-of-pocket expenses, you can easily request a reimbursement from the HRA plan online, by mobile app, or using a paper form.

Reimbursements happen fast—within 12 hours—when you request to have them added to the MyCash balance on your TASC Card. Access your MyCash funds in three ways:

1. Swipe your TASC Card at any merchant that accepts Mastercard. *Individual merchant restrictions may apply.*
2. Withdraw at an ATM (request a PIN online) using your TASC Card.
3. Transfer to a personal bank account via web or app.

PLANNING TIPS

You may request reimbursement any time a qualifying expense has been incurred. The service related to the expense needs only to have taken place; it need not be paid before requesting reimbursement.

If an Explanation of Benefits (EOB) is required with your request, you will have to wait to receive the EOB.

SPECIAL FEATURES



MyCash Account: Included on your TASC Card for faster reimbursement deposits and non-benefit purchases.



TASC Mobile App: Track and manage all benefits and access numerous helpful tools, anywhere and anytime! Search for "TASC" (green icon).

