

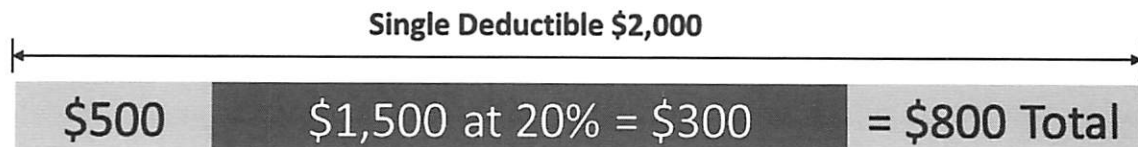
Health Reimbursement Account (HRA)

If you elect medical coverage you and your family are eligible to participate in the Health Reimbursement Account (HRA). What this means is your employer will contribute HRA dollars towards your deductible to help offset the amount you're responsible for. Below is the breakdown of how your deductible would be paid:

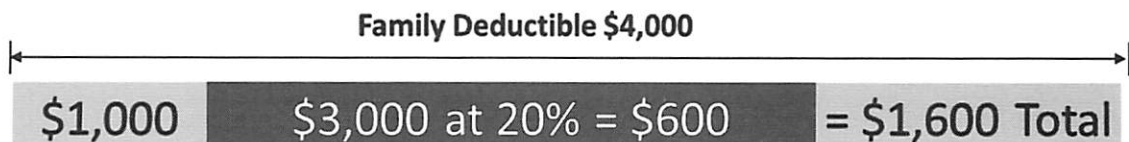
Single Coverage: Employee pays the first \$500 per in-network deductible. HRA reimburses next \$1,500 of deductible to the provider at 80%, up to \$1,200.

Family Coverage: Family pays the first \$1,000 per in-network deductible. HRA reimburses next \$3,000 of deductible to the provider at 80% up to \$2,400.

The HRA reimbursement is based on the Employer's in-network Group Health Plan. If you incur out-of-network deductible expenses then the reimbursement is capped at the in-network reimbursement level.



- Single participant pays \$500 + \$300 = \$800 Total
- HRA pays \$1,500 at 80% = \$1,200



- Total Family participants pay \$1,000 + \$600 = \$1,600 Total
- HRA pays \$3,000 at 80% = \$2,400