

## HRA Basics

### Health Reimbursement Arrangement

An HRA is a **tax-free account** that **puts you in control** of your family's healthcare spending<sup>1</sup>. It's easy to use, and it's a smart way to save up for medical bills, including retiree insurance premiums. Plus, you never pay any taxes on the money going in or coming out. That's the **best tax advantage** there is—even *better than tax-deferred 457, 403(b), and 401(k) plans!*

- Pay no income or FICA taxes
- Choose your investments
- Get your money fast
- No use-or-lose or carryover limits



*I didn't have enough money to purchase my contact lenses and my prescription medication. I was able to use my HRA money. What a relief!*



HRA Participant

**MORE INFO?** [veba.org](http://veba.org)

**QUESTIONS?** 1-888-828-4953  
[customer care@veba.org](mailto:customer care@veba.org)

### How It Works

1. Your employer **sends tax-free money** to your HRA<sup>2</sup>. Often, these funds would have otherwise been paid to you as taxable income. Your employer might also contribute funds in place of some other tax-free employee benefit.
2. You choose how you want to **invest your HRA funds** using the available fund lineup.
3. Depending on your plan<sup>3</sup>, you can **use your money right away or save it up for later**, such as during retirement.
4. If you pass away, your HRA can transfer to your surviving spouse, children, or other survivors. Most other HRA plans can't offer this.

<sup>1</sup>Your HRA covers you, your spouse, and dependents, including your adult children through the end of the calendar year in which they turn age 26.

<sup>2</sup>IRS rules require all eligible employees to participate (no individual elections).

<sup>3</sup>Your HRA may be subject to post-separation benefits only or other limitations depending on your employer's plan design or any limited HRA coverage elections you may make.

## How It Helps

Are you struggling to cope with the cost of **doctor visits, prescriptions, new glasses or contacts, or braces for the kids?** Will you and your spouse be able to afford medical premiums up to **\$1,000 or more per month** if you want to retire before age 65?



*This plan helped me retire a few years early and pay insurance premiums until Medicare kicks in.*



HRA Participant

Many participants use their HRAs to reimburse **retiree insurance premiums** and the cost of medical items and services they wouldn't be able to afford otherwise, like **power chairs, hearing aids, expensive vision and dental care, and emergency medical bills.**

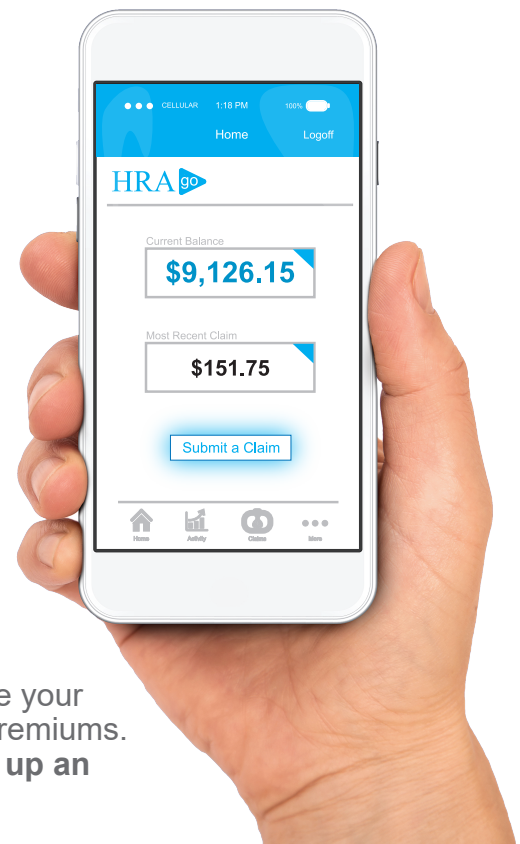
## Using Your HRA

Managing and using your HRA is now easier than ever!

- Fast online and mobile claims
- Handy mobile app (HRAgo®)
- Free debit card (upon request)
- Secure e-statements

**Ready to file a claim?** Log in online and click **Claims**, or use **HRAgo®** and do it "on the go." With **HRAgo®**, you can quickly snap pics of supporting documentation and submit claims right from your mobile device. We'll process your claim in about five to seven business days.

**Are you a retiree?** We can automatically reimburse your monthly insurance premiums, including Medicare premiums. Log in online and, click **Claims**. Then, click the **Set up an Automatic Premium Reimbursement** button.



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## HRA Enrollment

A white icon of two hands clapping, set against a blue background that forms a right-pointing arrow.

### Congratulations!

Your employer is enrolling you in the **VEBA Plan**. This valuable benefit is easy to use, and it's a smart way to save up for future medical bills, including retiree insurance premiums.

A **health reimbursement arrangement** (HRA) is a tax-free account for your family's medical, dental, and vision expenses<sup>1</sup>. Money goes in tax free, accumulates tax free, and comes out tax free! That's the **best tax advantage** there is. Depending on your HRA plan design<sup>2</sup>, you can **use your money right away** or **save it up for later**, such as during retirement.

Check with your employer if you need to know more about your plan design or how your HRA will be funded.

A white icon of a hand pointing to the right, set against a blue background that forms a right-pointing arrow.

### What Happens Next

**FIRST**, we'll send you an **enrollment confirmation** email if your employer gives us your email address. Don't worry if you miss the email or don't have an email address.

**SECOND**, we'll mail a paper **welcome packet** to you as soon as we receive a contribution or transfer of funds from your employer. The packet will contain your account number, account balance, investment allocation, and other details.

**THIRD**, after receiving your enrollment confirmation email or welcome packet, just **follow the instructions**. You'll want to:

1. **Register** online and create a password;
2. Check and update your **investment allocation**;
3. Add your **spouse and dependent** information;
4. Set up **direct deposit** (if claims-eligible); and
5. Elect **e-statements**.

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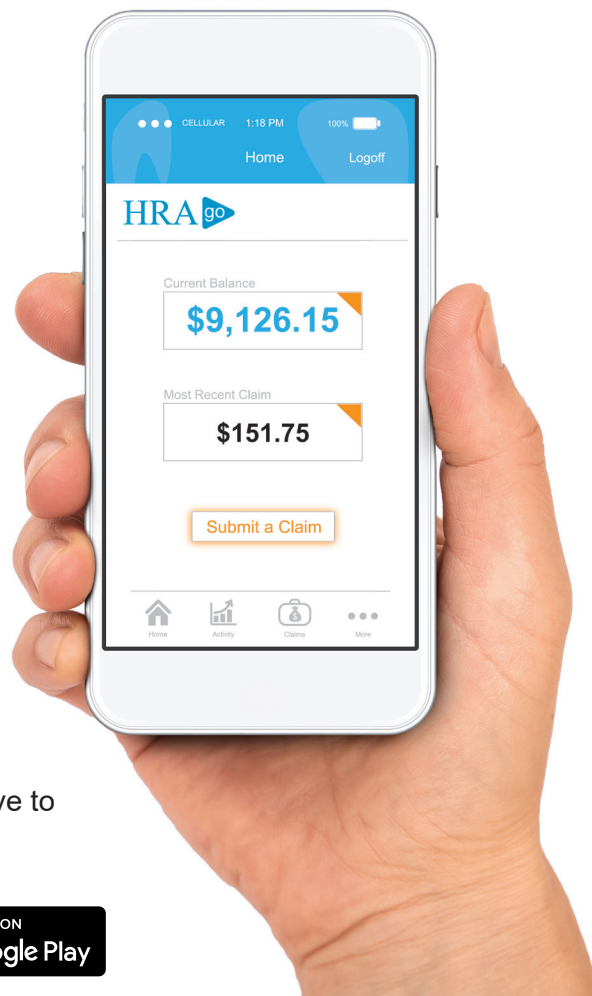


## Using Your HRA

With the **VEBA Plan**, managing and using your HRA is now easier than ever!

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- Direct deposit
- Automatic premium reimbursement
- Secure e-statements

When you're ready to file a claim, log in online and click **Claims**, or use our mobile app, **HRAgo®**, and do it "on the go." With **HRAgo®**, you can take pics of supporting documentation and submit claims right from your mobile device. We'll process your claim in about five to seven business days.



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## We're Here to Help

Our friendly customer care team in Spokane is ready to help if you get stuck or have a question. We'll take good care of you and your family.

### MORE INFO?

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