



# Understanding your Health Reimbursement Arrangement

## How your Health Reimbursement Arrangement (HRA) works for you



### Tax-free reimbursements on eligible medical expenses

Your employer has established an HRA account in your name to help offset your out-of-pocket medical costs during retirement. This means you, your spouse and eligible dependents are able to receive tax-free reimbursements on eligible medical expenses.



### Funds earn interest tax-free!

Each year your employer will fund your HRA with contributions they make on your behalf. At the end of the year, any unused funds will rollover and begin earning interest. Your rollover funds earn interest tax-free through a guaranteed fixed annuity with American United Life Insurance Company<sup>®</sup> (AUL), a OneAmerica<sup>®</sup> Company. The fixed account is guaranteed never to fall below the standard NAIC rate.



### Balances roll over year-to-year

Your HRA balance rolls over each year, which means you don't have to worry about losing any of your funds if you don't use them!

## Health & Welfare Portal Service Features

Your HRA account details are accessible through the Health & Welfare Portal, which is a one-stop shop for all of your plan needs. With the portal, you can gather plan information, submit claims online, and access valuable tools and calculators, in addition to having on-the-go access to account details from a mobile application. Some highlights of the portal include:

- Debit card for your HRA
- Around-the-clock access to plan information
- Online claims submission
- Increased turnaround times of manually submitted claims
- Monitor account activity and track transaction history
- Educational videos explaining plan types
- HRA calculators
- Access to plan forms
- On-Hold Reimbursements, which allows any unpaid amount of an approved claim to be placed on hold to be automatically reimbursed when additional funds are received
- Access to MidAmerica Mobile, a free mobile application that is linked to your profile. With the app, you can view account activity, submit claims, track transactions and configure account alerts via text message



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