

HRA Enrollment

For newly enrolling participants

Congratulations!

Your employer is enrolling you in the **Indiana HRA Plan**. A health reimbursement arrangement (HRA) is a **tax-free savings account** for health care. This valuable employee benefit is easy to use, and it's a smart way to save up for future out-of-pocket **medical, dental, and vision bills**, including **retiree insurance premiums**.

- Your HRA is funded with **contributions from your employer**¹.
- You get to **invest your HRA balance** by choosing from a menu of available investment funds.
- You can use your HRA funds **after you separate from service or retire**². Some HRAs can also be used during employment, but this is rare.
- Your HRA covers **you, your spouse, and dependents**³.
- You **pay no taxes** on employer contributions, investment earnings (if any), and claim reimbursements (withdrawals)—*the best possible tax advantage!*
- Qualified "medical care" expenses and premiums are defined in Section 213(d) of the Internal Revenue Code. For a detailed list, log in at **IndianaHRA.com** and click **Resources**.

To learn more, read our **Indiana HRA Plan Benefits** brochure or visit **IndianaHRA.com**.



What Happens Next

1. 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.
2. 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.
3. 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** (if needed);
 3. Add your **spouse and dependent** information;
 4. Set up **direct deposit** (if claims-eligible); and
 5. Elect **e-statements**.

¹ HRA eligibility and funding are usually subject to collective bargaining or employer policy. Check with your employer if you need to know more about your group's participation. ² Many HRAs are subject to vesting, post-separation claims eligibility only, or other limitations depending on your employer's plan design or any limited HRA coverage elections you may make. ³ Coverage includes your adult children through the end of the calendar year in which they turn age 26.



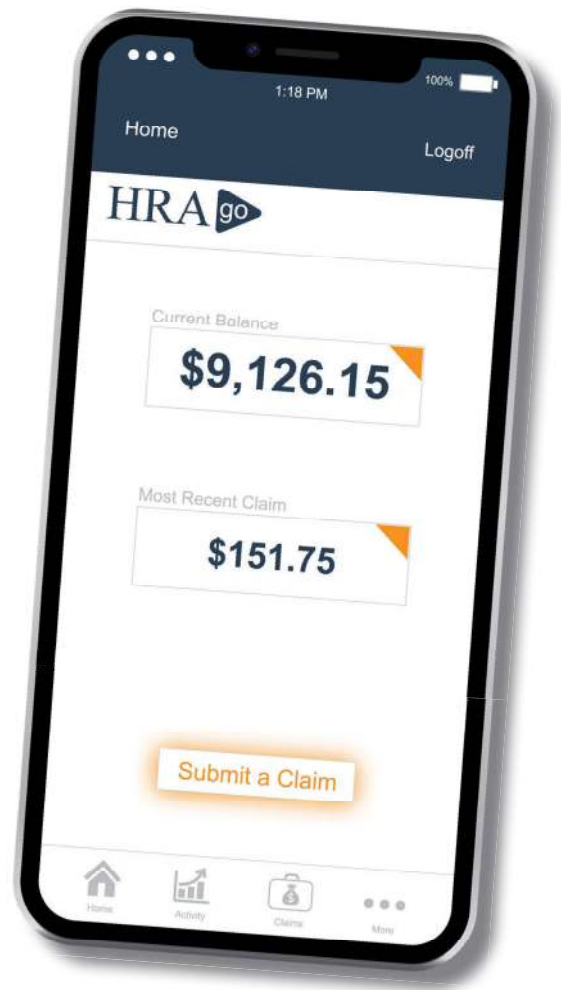
Using Your HRA

Managing and using your HRA is easier than ever!

- Handy **mobile app**, HRAgo®
- Easy **online and mobile** claims submission
- Convenient **direct deposit** for claim reimbursements
- Automatic **premium reimbursements** for retirees
- Secure quarterly **e-statements**

Ready to file a claim? Log in online and click **Claims**, or use our mobile app, **HRAgo**. 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.



We're Here to Help

If you get stuck or have a question, our friendly customer care team is ready to help Monday through Friday from 9:00 a.m. to 8:00 p.m. Eastern Time. Just call **1-888-711-9182**. We'll take good care of you and your family.

More Information IndianaHRA.com
Ask Questions 1-888-711-9182



Your HRA is a group health plan. Plan administrative expenses include claims processing, customer service, account administration, printing, postage, legal, consulting, local servicing, auditing, etc. The fees charged to participant accounts to cover these costs vary from employer to employer and generally range from \$0 to \$20 per year per participant account (prorated and deducted monthly), plus an annualized asset-based fee of 0.38% to 1.00%. Your account value changes daily based on activity, which includes investment earnings or losses, contribution and claims activity, if any, and assessment of the asset-based fee.