

# HRA Enrollment

## Congratulations!

Your employer is enrolling you in the **HRA 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.

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

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





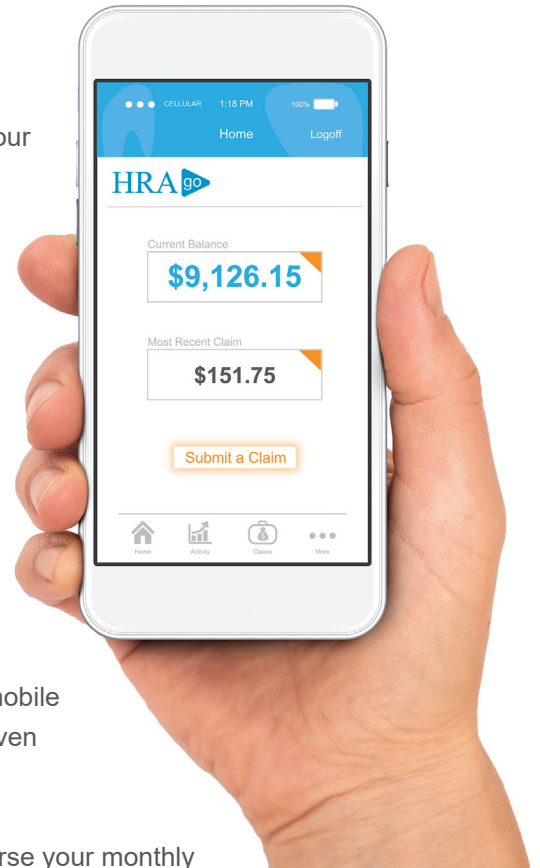
## Using Your HRA

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

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

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.

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The HRA VEBA Plan is a group health plan. Plan administrative fees are \$1.50 (if claims-eligible) or \$0.75 (if not claims eligible) per month, plus an annualized asset-based fee of about 1.00%. The monthly fee is waived if your account balance is more than \$5,000. In addition, a 0.25% asset-based fee discount applies to any portion of your account balance in excess of \$10,000. Please refer to the HRA VEBA Plan Summary for more details.

**MORE INFO?**  
HRAveba.org

**QUESTIONS?**  
1-888-659-8828  
customer@hroveba.org

