



2020 HEALTH REIMBURSEMENT ACCOUNT (HRA) PLAN

HRA PLAN ELIGIBILITY

Most employees are eligible for Health Savings Account (HSA) contributions. But, per IRS rules you may not contribute to an HSA if:

- You are enrolled in another healthcare plan like Medicare, your spouse's plan or military coverage
- You received VA healthcare benefits without a disability rating

If you meet this criteria, you are eligible for the HRA Plan.

HRA PLAN DESIGN

The HRA Plan has the same annual Company contribution, deductible, co-insurance and out-of-pocket maximum as the HSA Plan. While the HRA plan is very similar to the HSA, there are three key differences:

- 1) HealthEquity administers the HRA fund.
- 2) With the HRA, only the Company is permitted to contribute to the account. The IRS does not permit employee contributions to an HRA.
- 3) HRA funds are only available when you are an active plan member. If you drop coverage, retire or leave the Company, your HRA funds are forfeited.

ANNUAL COMPANY CONTRIBUTION AND ROLLOVER

The annual HRA Company contribution is \$1,000 for single coverage or \$2,000 for family coverage. If you have a remaining balance in your HRA at the end of the calendar year, those funds automatically rollover to the next year. As long as you are an active member in the plan, funds will continue to rollover annually until you reach the maximum balance of \$5,000 for single coverage or \$10,000 for family coverage.

USING YOUR HRA IN 2020

New!

The way you access your HRA funds is changing. Beginning Jan. 1, 2020, you will use the HealthEquity debit card to pay for your out-of-pocket medical, pharmacy, dental and vision costs. HealthEquity will no longer automatically debit your HRA to pay your medical providers. Alternatively, if you pay for eligible expenses out-of-pocket using another payment method, you may request reimbursement via the HealthEquity mobile app or website.

DEBIT CARD

If you are new to the HRA Plan, you will receive a debit card in the mail in mid-December. If you are currently enrolled, continue using your existing debit card. You may request additional cards for your spouse and dependents by calling HealthEquity at **866.346.5800**.

HOW TO ENROLL

Call Worthington's People Center at **877.840.6506**. They're our new internal support team who knows our benefits inside and out. When you contact them, you'll speak directly with a Worthington employee, not a third-party representative.

HealthEquity Contact Information

Website: my.healthequity.com • Phone: 866.346.5800