



HEALTH REIMBURSEMENT ACCOUNT

If you were enrolled in the Rich's Medical Plan prior to January 1, 2016, you may still have a remaining HRA balance. While Rich's won't be funding new dollars to your HRA, you'll have the ability to access your remaining HRA balance as long as you remain enrolled in medical coverage through Rich's. You can use your HRA account not only for medical expenses but also for eligible dental, vision, and pharmacy out-of-pocket costs.

Things to Remember

- If you have HRA money remaining, and you enroll in the **Silver, Gold, or Platinum** option, you can continue to use it to pay for any qualified out-of-pocket medical, dental, and vision expenses.
- If you enroll in the **Bronze or Bronze Plus** option and have a Health Savings Account (HSA), your remaining HRA balance will be converted to a limited purpose HRA that must be used only to pay for qualified dental and vision expenses.
- You cannot have an HRA, FSA, **and** an HSA at the same time.
- You cannot submit expenses to your FSA that have been reimbursed through your HRA. You could be subject to tax penalties if you receive double reimbursement.
- If you elect to contribute to a Health Care FSA, and you have an HRA balance, claims for reimbursement will first be deducted from your Health Care FSA balance and then your HRA balance.
- If you elect not to continue medical coverage through Rich's, your HRA balance will be forfeited.

View your current Health Reimbursement Account (HRA) balances quickly and easily!

Just log on to the Your Spending Account™ (YSA) website through benefits.rich.com, or call **1.800.455.2587** and press "1" to reach a YSA representative.

Questions About Your HRA?

If you have questions about your HRA account, check out the FAQs on the Make It Yours website at <https://richs.makeityoursource.com> for more information. Or, you can connect to a representative by calling **1.800.455.2587** and pressing "1."
