

Health Reimbursement Account (HRA)

If you enroll in the CDHP, you will automatically be enrolled in the Health Reimbursement Account (HRA). The account will be funded by Oldcastle. You will also have the option of enrolling in the Healthcare Flexible Spending Account (HC FSA) and / or the Dependent Care Flexible Spending Account (DC FSA). The Flexible Spending Accounts are funded through payroll deductions on a pre-tax basis.

Money in the HRA can only be used to pay for eligible medical and prescription expenses incurred by employees and their dependents enrolled in the CDHP/HRA plan.



Here's how it works:

The Health Reimbursement Account (HRA) combines a health account with traditional insurance

100% of your preventive care from network providers—including routine physical exams, immunizations and preventive screenings—is covered when you visit an in-network provider.

When you need medical care or prescription drugs, the money from this account is used first to pay your expenses and help satisfy your deductible. After the deductible is satisfied, traditional insurance kicks in, in which you share a percentage (coinsurance) of expenses.

If you use all the funds in your HRA before your annual deductible has been satisfied, you will need to pay out-of-pocket (or use a Flex Spending Account) until your full annual deductible has been satisfied.

An annual out-of-pocket maximum protects you from large medical expenses. Depending upon your enrollment tier, Oldcastle will fund your HRA as follows:

- Employee only: \$500
- Employee + Spouse: \$750
- Employee + Child: \$750
- Family: \$1,000

If you have money left over in your Oldcastle's CDHP/HRA account at the end of the year, it rolls over to the next year to help offset future out-of-pocket costs. The amount you may roll over is capped at \$3500 for Employee only, \$5250 for Employee +1 and \$6000 for family.

The pages which follow provide examples of how HRA monies may be used with the CDHP to pay for allowable expenses or out-of-pocket costs.

<i>Preventive</i>	Nationally Recommended Services
<i>HRA</i>	Oldcastle Annual Allocation
<i>Traditional Health Coverage</i>	Out-Of-Pocket*
	Amount to satisfy Remaining Annual Deductible. Your OOP amount will vary depending on whether you have rollover funds available.
	Then, you pay co-insurance for covered services.
	Plan pays 100% after annual out-of-pocket maximum (consists of annual deductible and co-insurance amounts).

*OOP amount=annual deductible minus employer annual HRA allocation