

HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)



ENROLLMENT AND EFFECTIVE DATE OF COVERAGE

Employees must enroll in the health plan during the open enrollment period. Employees who do not enroll during the open enrollment period will not be eligible for coverage until the next open enrollment period. Employees who are newly hired or who have a change in status (e.g., from full-time to part-time) may be eligible for a special enrollment period. Employees who are newly hired or who have a change in status may enroll during the special enrollment period. Employees who are newly hired or who have a change in status may enroll during the special enrollment period.

HOW TO ENROLL

Employees may enroll in the health plan through the company's online enrollment system. Employees may also enroll in the health plan through a paper enrollment form. Employees may also enroll in the health plan through a paper enrollment form.

YOUR HEALTH CARE REIMBURSEMENT ACCOUNT (HCRA)

The Health Care Reimbursement Account (HCRA) is a flexible spending account that allows employees to set aside pre-tax dollars to pay for qualified health care expenses. Employees may use the HCRA to pay for a wide range of health care expenses, including deductibles, copayments, and out-of-pocket maximums. Employees may also use the HCRA to pay for other qualified health care expenses, such as vision care and dental care. Employees may use the HCRA to pay for a wide range of health care expenses, including deductibles, copayments, and out-of-pocket maximums.

AMOUNT YOU CAN CONTRIBUTE

The amount an employee can contribute to the HCRA is limited by the IRS. For 2023, the maximum contribution is \$3,850 for self-only coverage and \$7,750 for family coverage. Employees may contribute to the HCRA on a pre-tax basis, which means that contributions are deducted from their gross pay before taxes are applied. Employees may contribute to the HCRA on a pre-tax basis, which means that contributions are deducted from their gross pay before taxes are applied. Employees may contribute to the HCRA on a pre-tax basis, which means that contributions are deducted from their gross pay before taxes are applied.

ELIGIBLE DEPENDENTS

CLAIMS DENIAL AND APPEAL

CONTINUATION OF COVERAGE

Continuation of Coverage Under the Consolidated Omnibus Budget Reconciliation Act (COBRA)

TERMINATION OF YOUR PARTICIPATION/PLAN

Please note: If you are a participant in HCRA and are terminated on or after December 31, you are ineligible to file an appeal under the grace period specified above.

FINAL NOTE