



## HEALTH REIMBURSEMENT ACCOUNT (HRA)

The Health Reimbursement Account (HRA) is an account for those enrolled in the Active Health Option. Only **New York Life** contributes money to this account for your use, and you can also earn incentive dollars for completing healthy activities. **If you leave New York Life, you will forfeit your HRA balance.**

You can use your HRA to help pay for eligible medical, prescription drug, over-the-counter medication, and menstrual care product expenses under the Active Health Option, including your deductible. This means less money out of your own pocket to cover these expenses for you and your dependents.

Keep in mind, your HRA can be used only for eligible medical, prescription drug, over-the-counter medication, and menstrual care product expenses; you cannot use this account for dental, vision, or other types of health care expenses that are not covered under the Active Health Option. And, if you have a Flexible Spending Account (FSA) for Health Care, your entire FSA balance must be used before you can access money in your HRA.

### *Important reminders*





## Contributions to your HRA

There are two ways to earn money in your HRA:

HRA contributions	Amounts
 <b>Consumer dollars:</b> Amount based on <i>class</i> 	<ul style="list-style-type: none"><li>• Up to \$600 if you cover yourself only</li><li>• Up to \$1,200 if you cover your spouse or domestic partner</li></ul>
 <b>Health incentive dollars:</b> Earn additional dollars by completing healthy activities	<ul style="list-style-type: none"><li>• Up to \$400 if you cover yourself only*</li><li>• Up to \$750 if you cover your spouse or domestic partner*</li></ul>

\* These amounts reflect Health Awareness and Education incentives only (found on page 13). You may also be eligible for other incentives (found on page 14), depending on your age, gender, and health condition.



## Incentives

If you participate in the Active Health Option, earn health incentive dollars simply by completing various healthy activities and using the resources available to you. The maximum amount of health incentive dollars you can earn for activities in the three categories listed on pages 13 and 14 in the year is \$1,550 depending on your age and gender. Your spouse/domestic partner can also earn up to \$1,500. Every enrolled agent and spouse/domestic partner can complete the following activities to earn incentives:

Activity	Action	Health incentive dollars (per person)
<b>Health awareness and education</b>		
<b>Online Compass Health Assessment</b>	Complete the online health assessment questionnaire	<b>\$150</b> <i>You can complete the health assessment/earn the incentive every year</i>
<b>Annual physical</b>	Get a routine physical in 2021	<b>\$150</b>
<b><a href="#">Teladoc</a></b>	Register with Teladoc	<b>\$50</b> <b>Note:</b> You and your spouse/domestic partner can earn an incentive if you each create an account for the first time. Teladoc is automatically available if you are enrolled in a New York Life medical option through Aetna. If you have already earned this incentive, you are no longer eligible to receive it.
<b><a href="#">PayFlex</a></b>	Register with PayFlex and complete your notification preferences (go to Account Settings, then Account Notifications)	<b>\$50</b> <b>Note:</b> You can earn an incentive simply by registering with PayFlex and completing your notification preferences for the first time. Only agents are eligible for the PayFlex incentive, since there is only one PayFlex account per family. Spouses/ domestic partners are not eligible. If you have already earned this incentive, you are no longer eligible to receive it.

Activity	Action	Eligibility	Health incentive dollars
<b>Cancer screening and early detection—based on your age and gender</b>			
<b>Mammography</b>	Get a routine screening	All women of any age	\$250
<b>Colonoscopy</b>	Get a routine screening	All men and women of any age	\$250
<b>Well-woman exam</b> <i>You can earn incentives for both a well-woman exam and an annual visit to a primary care physician</i>	Get a routine GYN exam	Women age 21 and older	\$150
<b>Health management—for those managing a health condition</b>			
<b>In Touch Care Management</b>	Complete a call with a Care Advocate Nurse from Aetna	Participants in the care management program (identified through a call with a Care Advocate Nurse from Aetna)	\$200
	Complete a care plan		\$300



## Tip to maximize...

It pays to be healthy! Take healthy actions to earn money in your HRA. Use your HRA to pay for eligible expenses now or in the future. A healthier wallet + a healthier you!