

MEDICAL OPTIONS

HRA & FSA FOR HEALTH CARE

PRESCRIPTION DRUGS

DENTAL

VISION

FERTILITY

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 choose to use your HRA to help pay for eligible medical 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**



MEDICAL OPTIONS

HRA & FSA FOR HEALTH CARE

PRESCRIPTION DRUGS

DENTAL

VISION

FERTILITY

Contributions to your HRA

There are two ways to earn money in your HRA:

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

* These amounts reflect Health Awareness and Education incentives only. You may also be eligible for other incentives for activities such as cancer screening or health management, depending on your age, gender, and health condition. See the next page for more details.



MEDICAL OPTIONS

HRA & FSA FOR HEALTH CARE

PRESCRIPTION DRUGS

DENTAL

VISION

FERTILITY

Want to lower your out of pocket costs? The Active Health Option can help.

With New York Life's contribution to your HRA, and the lower contributions for the Active Health Option, your out-of-pocket costs might be less than you think.

Here's an example:

	Standard Medical Option	Active Health Option	Savings
Your contributions	\$1,899.56	\$1,651.78	\$247.78
HRA consumer dollars	–	\$400* (assumes a benefits salary between \$60,000 and \$119,999)	\$400* (assumes a benefits salary between \$60,000 and \$119,999)
HRA health incentive dollars	–	\$400 (assumes completion of all Health Awareness and Education incentives)	\$400 (assumes completion of all Health Awareness and Education incentives)
			= \$1,047.78 can be used towards your deductible**

* The amount of consumer dollars that may be available to you is dependent on your [benefits salary](#).

** Assumes contribution savings and HRA balance are applied to the deductible.