



# Understanding Your **HEALTH REIMBURSEMENT ACCOUNT**

## For Associates Enrolled in the Traditional Plan

To learn more about Health Reimbursement Accounts (HRA) and earning Rally wellness rewards, go to [AGBenefits.com](http://AGBenefits.com).

### What is a Health Reimbursement Account (HRA)?

- An HRA is an account that is funded by American Greetings. Associates, when enrolled in the Traditional Plan, can earn pretax HRA dollars when they complete wellness activities.

### What can I use HRA dollars for?

- You can use your HRA dollars to pay for any eligible out-of-pocket medical, prescription drug, dental and vision expenses incurred by you and your enrolled dependents. You cannot use HRA dollars for dependents who are not enrolled in the Traditional Plan. Examples of out of pocket expenses are your deductible and co-insurance amounts. For a complete list of eligible medical expenses, go to [myuhc.com](http://myuhc.com) or reference IRS publication 969 at IRS.gov.

### Do I need to sign up for an HRA?

- No, when you are enrolled in the Traditional Plan you are automatically signed up for an HRA – there is nothing you need to do.

### How much can I earn in my HRA?

- The annual rewards maximum for completing wellness activities:
  - **Associate Only & Associate + Children coverage** - \$550 per year
  - **Associate + Spouse & Family coverage** - \$980 per year

### Can I also deposit my own money into my HRA?

- No, only American Greetings can deposit into the HRA.

### How do I know how much I have in my HRA?

- You can earn HRA dollars throughout the year as you complete wellness activities, up to the maximum (see above). Deposits are made the quarter following completion. For the most accurate HRA balance, go to the UnitedHealthcare app or [myuhc.com](http://myuhc.com). You will also receive a monthly health statement that will show all of your activity.

### Are HRA deposits taxable?

- No, you don't have to pay federal or state income taxes on HRA deposits.



### Can I keep the HRA if I change plans or leave American Greetings?

- No, if you elect coverage into one of the consumer plans or leave American Greetings, you cannot keep or take the HRA money with you.

### Can I cash out my account?

- No, the money is owned by American Greetings and you cannot cash out the account.

### What happens if I have money left at the end of the year?

- An HRA is a use-it-or-lose-it account. That means that any money not used by the end of the year is forfeited and not rolled over into the next year.

### How long do I have to file for claims incurred in 2024?

- You can file for reimbursement for 2024 claims through March 31, 2025.

### Do I have to pay for my HRA and can I earn interest on the account?

- No, the HRA is not a personal bank account so you will not incur fees nor earn interest.

### How are claims paid from my HRA?

- There are several ways claims can be paid from an HRA:

- When medical claims are processed and you have money in your HRA, any out of pocket expenses owed will come out of your HRA automatically. Network providers will be paid directly and you will be notified of those payments by email, on your Explanation of Benefits (EOB) and on your [myuhc.com](http://myuhc.com) dashboard. You can turn off the automatic claim submission feature on [myuhc.com](http://myuhc.com).

- If you have turned off automatic claim submission or you pay for a covered service out of pocket, you can submit a claim for reimbursement from your HRA. Use the online claim form or download and complete a paper claim form – both can be found on [myuhc.com](http://myuhc.com). You will be reimbursed by check unless you have signed up for direct deposit on [myuhc.com](http://myuhc.com).

Note: Your claim will get reimbursed faster if you use online claim submission.

- If you do not have money in your HRA, you will need to pay your providers for any out of pocket expenses you owe.



### Where do I go for more information?

[AGBenefits.com](http://AGBenefits.com)

**AGBenefits Advisor –**

800-397-9249 M-F 8AM - 11PM ET