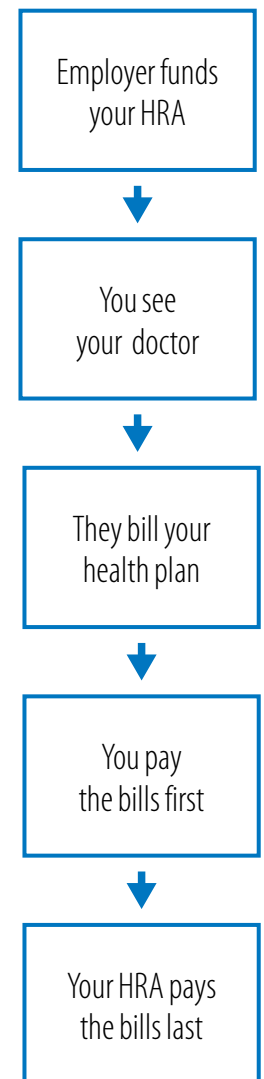


Health reimbursement arrangement worksheet

A Health Reimbursement Arrangement with Blue Cross and Blue Shield of Vermont.

With a health reimbursement arrangement (HRA), your employer provides extra dollars for your health care expenses. Consider how your HRA works.

Example ¹	single	family
Your health plan in-network deductible: Once your covered medical expenses exceed this amount, your health plan takes over.	\$1,200 \$1,800 + One \$2,500 + Children	\$3,000
Your employer funds your HRA: Funds are available when deposited.	\$500	\$800
Your deductible with an HRA: You pay the first expenses out-of-pocket until your share of the deductible is met. Funds in your HRA pay up to the deductible or until the funds are exhausted.	\$700 \$1,300 + One \$2,000 + Children	\$2,200
What your HRA covers: Generally, covers the same expenses covered by your health plan: <ul style="list-style-type: none"> ■ In-network doctor visits ■ Inpatient or outpatient hospital care ■ Diagnostic exams ■ Prescription medications 		



¹ Hypothetical example for illustration purposes only.

² Estimated tax savings assume a that 25% of income is paid in federal, State and social security taxes.

Actual tax savings will depend on your personal tax situation. Please consult your tax adviser for details.

Need help?

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