**HRA Open Enrollment Communications:**

Customize this email for use with your open enrollment communications.

**TO: <ALL COMPANY EMPLOYEES>**

**FROM: <HUMAN RESOURCES DIRECTOR, or MANAGER.>**

**SUBJECT: Get more control of your health care dollars**

At <COMPANY NAME,> your health and well-being are our top priorities. We’re committed to providing benefits that help you get the right care, in the right setting, at the lowest cost. I’m excited to tell you about a new benefit option that will do just that.

During this year’s open enrollment, coming up <DATES HERE,> you’ll have the opportunity to enroll in a great new tool to help manage health care costs, a health reimbursement arrangement (HRA). An HRA is a financial account that works with your health plan. Your employer owns it and funds the account, tax-free. You use the money to pay for qualified medical expenses.

Contributions made to your HRA are tax-free, and you can use your HRA money for anyone covered by your health plan. You don’t pay taxes on HRA dollars and it’s not part of your income.

Learn more about the new HRA in the attached HRA Essential Guide. You can also find information and resources for HRAs on the [CareFirst CDH learning center](https://learn-carefirst.hellofurther.com).

Watch for open enrollment information at <NAME OF COMPANY BENEFITS PORTAL OR WEBSITE> in the coming days and weeks. You’ll find out how an HRA helps you get the right care, in the right setting, at the lowest cost. Together, we can work to bring down the rising costs of health care.