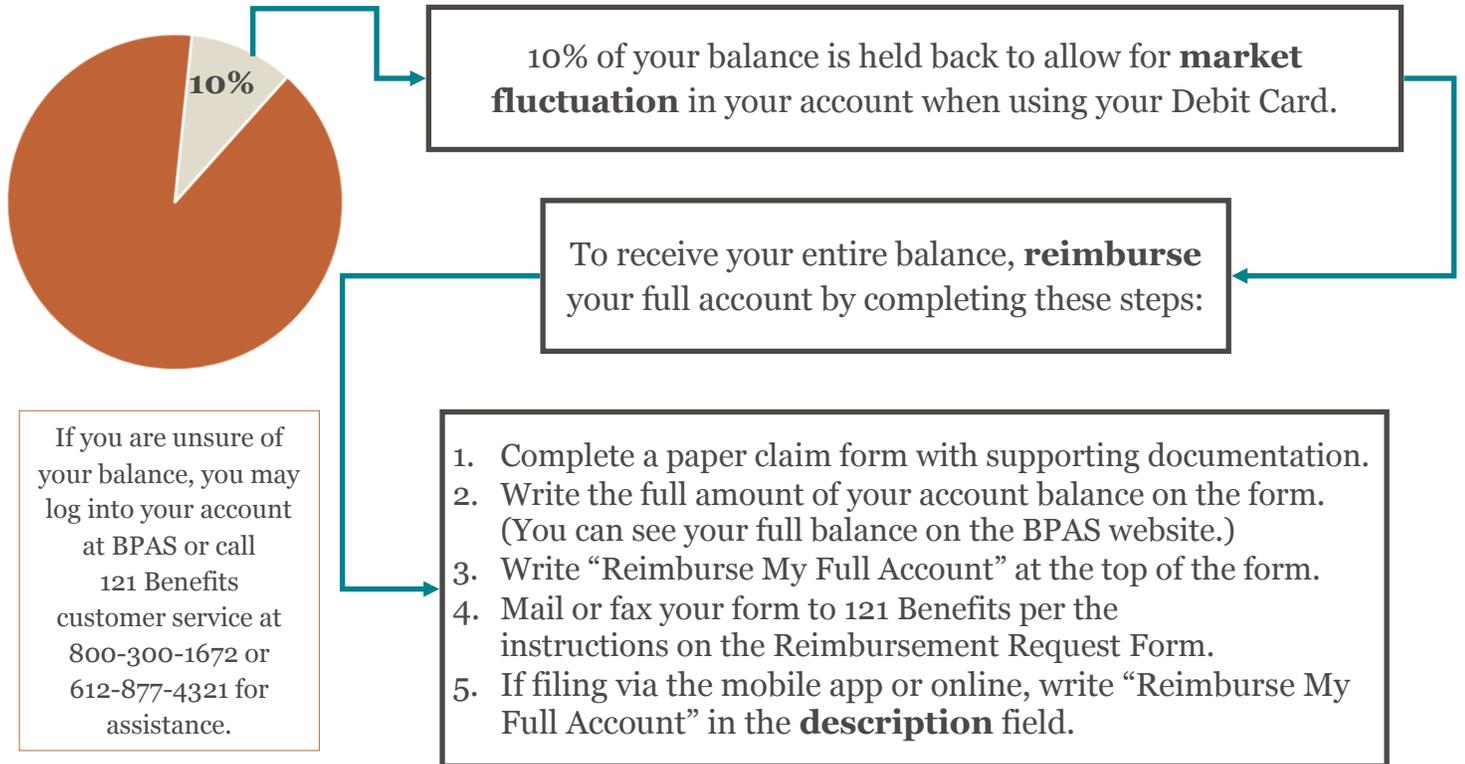


Why Don't I See My Full Balance Online?

When you view HRA/VEBA account online at 121 Benefits, the available balance you see is only 90% of your total account balance; however, you can still be reimbursed for the full amount.



What if I submit a claim for more than what is in my account?

* *Scenario: I submitted a claim for \$6,000. My Invested Balance is \$5,000 and my available balance is \$4,500.*



1. You will be initially reimbursed for \$4,500 (the available balance).
2. In an overnight process, the BPAS system will recalculate the remaining \$500 and push 90% or \$450 out as the new Available Balance in your 121 Benefits account.
3. You will be reimbursed \$450 the next Friday when claims are paid.
4. Again in an overnight process, the BPAS system will recalculate the remaining \$50 and push 90% or \$45 out as the new Available Balance.
5. This process will continue until your claim is paid in its entirety or until your account balance is zero and no more contributions are expected.

Note: To receive your entire balance, follow instructions above to liquidate your account.

Visit our website at www.121benefits.com or email CustomerService@121benefits.com

Call 612.877.4321 or toll free 800.300.1672

730 2nd Avenue South Suite 400 | 730 Building | Minneapolis, MN 55402