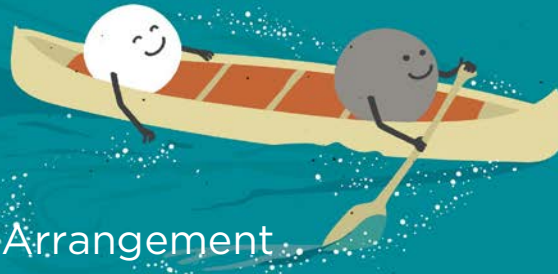


# HRA VEBA



## Health Reimbursement Arrangement Voluntary Employee's Beneficiary Association

A Health Reimbursement Arrangement Voluntary Employee Beneficiary Association (HRA VEBA) is an employer funded spending account that is used to reimburse employees for qualified medical expenses with pre-tax dollars.

### Eligibility

HRA VEBAs must be integrated with a group health plan. An HRA VEBA will only be considered an integrated HRA VEBA if the employee is enrolled in the group medical plan sponsored by the employer.

An integrated HRA VEBA can reimburse the expenses of spouses and dependents if they are enrolled in either the employer's group medical plan or a group medical plan sponsored by another employer.

### Start & End

Eligible expenses can be submitted to 121 Benefits beginning in January.

After termination, your HRA VEBA will end and you may elect to continue through the end of the year or continue the HRA VEBA benefit with COBRA.

### Contribution

Only your employer can contribute to an HRA VEBA and the contribution amount is determined by your employer.

If you wish to receive a contribution to your HRA VEBA account in calendar year 2019, you must meet all the eligibility criteria.

### Reimbursement

HRA VEBA accounts reimburse you for eligible health expenses. You may also be reimbursed for your spouse or dependents' health expenses that fall within the plan year as long as they're covered by a group health plan.

Premiums for eligible insurances can be reimbursed with an HRA VEBA plan.

### FSA

You may have a Flexible Spending Account (FSA) if you are an HRA VEBA participant.

You may even participate in an HSA if the HRA VEBA is Limited Purpose/High Deductible/Suspended or Retirement.

## Contact Us

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